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FINANCIAL MANAGEMENT PRACTICES AND CONFLICT MANAGEMENT
STYLES OF COUPLES IN GREAT MARRIAGES

by

Amanda Marie Horrocks

A thesis submitted in partial fulfillment
of the requirements for the degree

of

MASTER OF SCIENCE

in

Family, Consumer, and Human Development

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Logan, Utah

2010

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ABSTRACT

Financial Management Practices and Degrees of Conflict among Couples in Great
Marriages

by

Amanda Marie Horrocks, Master of Science

Utah State University, 2010

Major Professor: Dr. Linda Skogrand

Department: Family, Consumer, and Human Development

This study presents findings on the financial management practices and degrees of conflict of couples in great marriages. Qualitative data from a national sample of couples in great marriages were collected using a 31-page questionnaire. Of the 81 couples who responded, 40 fit the criteria for this study in that they discussed their level of agreement about financial issues in marriage. Their responses were coded to discover which financial topics are pervasive and whether or not couples agreed over these topics. Responses about conflict were also analyzed to determine the degree of agreement between spouses in different categories. Findings from this research suggest that even couples in great marriages disagree over different financial topics to varying degrees of agreement. Implications of the research are also discussed.

(183 pages)

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The journey that began as graduate school has provided many mentors who have pushed me and loved me through it all! I have had an amazing time working with Dr. Linda Skogrand. No one has labored alongside me more than this wonderful mentor and sincere friend. She taught me through example if I would give my best effort she would likewise do the same. From Linda, I was reminded of the value of hard work, focus, and dedication. Most important, I have come away with a passion for qualitative research which allows us to glean from incredible individuals the experiences that may otherwise be swallowed up in numbers and statistics.

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Finally, I would like to dedicate this thesis to my future family. You are the most rewarding experience I have never had! I love you!

Amanda Marie Horrocks

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CHAPTER I

INTRODUCTION

Ninety-six percent of the United States population will have reported having been married at some point by age 65 (Teachman, Tedrow, & Crowder, 2000; U.S. Census Bureau, 2004). With such a high marriage rate, it is not surprising that studies estimate between 40% and 50% will end in divorce before one partner dies (Wilcox, Marquardt, Popenoe, & Whitehead, 2009). This statement, however, is not true for everyone as factors such as education, age, and income can decrease the risk of divorce. For example, well-educated couples age 25 and older with higher incomes that wait to have children until after marriage, have a greater chance of being happy in their marriage relationships (Wilcox et al., 2009). Components of successful marriage relationships are, therefore, intriguing topics to research.

Among the many aspects of successful marriages, researchers have studied how couples address financial issues. Financial issues may be approached by addressing the factors which either deter or enable couples to have success in marriage. Scholars suggest that *how* couples talk about financial matters in marriage has a greater impact than *which* specific financial issues cause conflict (Gottman, 1999; Jenkins, Stanley, Bailey, & Markman, 2002). Thus, studying how couples in successful, healthy marriages address financial issues is an important topic to research (Burchard et al., 2003; Olson, Olson-Sigg, & Larson, 2008; Schwartz, 1994; Van Lange et al., 1997; Wallerstein & Blakeslee, 1995).

One primary factor known to cause a decrease in marital satisfaction is arguments over finances (e.g., Dew, 2008, 2009b; Grafova, 2007; Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007). The Family Stress Model helps describe the relationship between marital outcomes and financial issues stating that negative economic issues affect interactions among spouses by increasing the emotional distress of husbands and wives. Emotional distress increases marital conflict which increases marital distress and ultimately lowers marital satisfaction (Conger, Rueter, & Elder, 1999).

Another factor which contributes to marital satisfaction is skill to handle conflict in marriage. Research has shown conflict management skills are pervasive among happily married couples (Olson et al., 2008). Consistent findings regarding the connection between conflict resolution styles and marital satisfaction report a positive relationship between productive conflict resolution and marital satisfaction (Kurdek, 1995).

Purpose of the Study

The purpose of this study is to explore how couples in great marriages talk about their finances. What trends related to financial management stand out? Do happily married couples always agree on financial management techniques or decisions? Do happily married couples ever have arguments over finances? Further, does the level of financial agreement relate to the couples' ability to manage conflict in general? For this reason, survey data from participants of a qualitative study of couples who self-identified as having great marriages were analyzed.

Information for the Great Marriage Research Study (GMRS) was gathered by way of a lengthy, open-ended questionnaire. The open-ended format of the questionnaire enabled participants to tell their story with as much detail as they desired about what makes their marriages great. Part of their story included how they talked about finances and how they handled conflict over finances. The participants in this study were part of a national sample of volunteer couples, who identified themselves as having great marriages. Qualitative research methodology was used to collect the data. Couples around the country were asked to contact one of two principal investigators, Dr. Linda Skogrand or Dr. John DeFrain, if they felt they had a great marriage and wanted to participate.

Theoretical Perspective

This study will be conducted within the context of the family strengths perspective. This perspective views family relationships from the strengths they possess rather than from aspects which may cause conflict or contention. In other words, the family strengths perspective focuses on what goes right rather than wrong with relationships (DeFrain & Asay, 2007; DeFrain & Stinnett, 2002).

History

Historically, studies have focused primarily on the problems individuals, couples, and families encounter in their relationships. Family strengths research is a relatively new framework used to study families. The earliest family strengths research began in the 1930s, during the Great Depression, when Woodhouse examined 250 successful

families to determine more about how they functioned and what factors were important to them (DeFrain & Asay, 2007).

In the 1970s family strengths research gained momentum as Nick Stinnett began his work on family strengths. Stinnett and DeFrain, along with many other colleagues, began publishing books and articles on family strengths from data that had been gathered around the world during the 1980s and 1990s. Family strengths conferences began which advanced the research and publications in the area of strong families. The International Family Strengths Network (IFSN) began in the late 1990s initiating a world-wide effort to study family strengths, which continued to add to the literature about strong families. During the late 1990s and 2000s family strengths conferences have been held in numerous places around the world such as China, Australia, Mexico, and Korea (DeFrain & Asay, 2007). Over the previous three decades researchers including John DeFrain (University of Nebraska), Nick Stinnett (University of Alabama-Tuscaloosa), David Olson (University of Minnesota-St.Paul), and numerous affiliations in the United States and around the world, have studied families from a strengths-based perspective (DeFrain & Asay, 2007).

Focusing on family strengths is important to help researchers understand why, despite life's intrinsic difficulties, some families still succeed. For example, concentrating only on problems and failures within the family unit ignores the fact that every couple and family has strengths and they draw on these strengths to succeed and progress through life's ups and downs. The family strengths perspective does not ignore family problems; rather it places them into a different perspective. The positive,

optimistic family strengths perspective is a world-view of family life grounded in research (DeFrain & Asay, 2007; DeFrain & Stinnett, 2002).

Traits of Strong Families

Traits of strong families are grouped into six qualities: appreciation and affection, commitment, positive communication, enjoyable time together, spiritual well-being, and stress and crisis management (DeFrain & Asay, 2007). Positive communication and crisis management are two particular qualities of strong families that are of interest with the current study. Research suggests that individuals and couples in strong families communicate positively and openly and have the ability to manage conflict together and work through challenges which inevitably occur (DeFrain & Asay, 2007).

Advantages of Family Strengths Research

Understanding the family requires a constant study of the nature and changing dialogue of strong families and strong marriages (DeFrain & Asay, 2007; DeFrain & Stinnett, 2002). One advantage of this perspective is recognizing that all families have strengths. If one looks only for problems, problems can be found. However, if one looks for strengths, one can find strengths. A second advantage of this perspective is the focus on how the family functions rather than its structure. That is, there are strong single-parent families, step-families, nuclear families, and extended families. A third advantage is the perspective that, for those who choose marriage or are married, strong marriages may be the core for those strong families. The healthy couple relationship provides a source of strength that overflows to all family relationships. Fourth, the family strengths perspective recognizes that the relationship between family strengths and money is

fragile. Adequate resources provide a quality of life that may help harbor family strengths (DeFrain & Asay, 2007).

The family strengths perspective also recognizes that strengths develop over time and often in response to challenges, that children from strong families will most likely carry similar strengths into their own families, and that strong families are not perfect, but are constantly evolving, adapting, and changing (DeFrain & Asay, 2007).

Summary Statement

The current qualitative research project focuses on the degrees of agreement about finances and conflict among couples with great marriages. The decision to study couples with great marriages coincides with the family strengths perspective which suggests if we are to understand more about how to succeed with financial matters in marriage, we might study couples who are currently successful. In turn, we may understand more about what it takes to build strong relationships (DeFrain & Asay, 2007; DeFrain & Stinnett, 2002).

The stories of 40 couples and their financial practices and conflict management styles are examined, focusing on what is going right in marriages and what helps couples succeed with regard to financial and conflict management. Studying strengths of happily married couples is a different approach to studying marriage than the majority of past research which focuses heavily on attributes that lead to divorce rather than strengths which may help prevent separation (Olson et al., 2008). A focus on discovering family strengths can provide a model for couples to follow as they try to create their own great marriage relationships. Implications of the findings can add to the literature on great

marriages, finance, and conflict and contribute to the knowledge about how couples talk about and deal with financial management and conflict in marriage.

CHAPTER II

LITERATURE REVIEW

Introduction

There is an extensive amount of literature about what promotes happiness and stability in marriage (Booth & Amato, 1994; Rogers, 2004). In contrast to the plethora of research gathered based on failing marriages, researchers have studied great marriages as a different type of marital relationship in hopes to better understand how couples thrive (Burchard et al., 2003; Marks et al., 2008; Olson et al., 2008; Schwartz, 1994; Wallerstein & Blakeslee, 1995). Financial matters are commonly known to be one of the most frequent sources of disagreements in marriage (Betcher & Macauley, 1990; Bodnar & Cliff, 1991; Chatzky, 2007; Dew, 2007, 2008, 2009a). Therefore, it is important to understand the connection between couples with great marriages and their financial management practices and how couples can get past the challenges finances may bring into marriage (Skogrand, Johnson, Horrocks, & DeFrain, in press).

The literature review begins with research about great marriages. This is followed by a review of the literature on the role of finances in marital satisfaction and divorce and couples financial decision-making. Finally, styles of conflict resolution of married couples are addressed.

Marriage in the United States

When Americans were asked which aspects of their lives reflected the most value, results showed an overwhelming response—marriage (Wallerstein & Blakeslee, 1995).

In fact, many individuals placed marriage ahead of money, friends, and jobs (Wallerstein & Blakeslee, 1995). According to the U.S. Census Bureau (2004), 96% of men and women aged 65 in the U.S. have been married at some point in their lives. Thus, the overwhelming majority of individuals will experience married life at some point. Aside from the finding that many individuals place such high value on marriage, studies have shown that the joint union of a man and a woman traditionally has numerous psychological, social, and economic benefits for individuals, families, and children (Bryant, Taylor, Lincoln, Chatters, & Jackson, 2008; Waite & Gallagher, 2000). The marital relationship is a critical resource for social and emotional support and presents several financial, legal, and material advantages throughout the span of a person's lifetime. Further, the personal and moral commitment marriage requires builds character and creates responsibility within each spouse (Johnson, Caughlin, & Huston, 1999). Finally, marital quality is positively associated with both physical and mental health (Kiecolt-Glaser et al., 1987; Wickrama, Lorenz, Conger, & Elder, 1997). Thus, the majority of Americans enjoy many of the advantages of marriage at some point in their lives. However, staying married is a different challenge.

The U.S. divorce rate reached its highest point in the early 1980s (Wilcox et al., 2009). At that point, the number of divorces per 1,000 married women aged 15 and older was 22.6. Since that time the divorce rate has declined. Currently the number of divorces per 1,000 married women aged 15 and older is 16.9 (Wilcox et al., 2009).

Negative effects of divorce on individuals and families are studied by many scholars (see Walsh, 2003), and include stress, shifts in daily routines, roles, and activities, social consequences, inadequate income levels after divorce, child adjustment,

and family relationships (Walsh, 2003). The breakdown of marriage initiates serious consequences for individuals and families. While resiliency and the ability to move on and lead a fulfilling life is possible, negative effects can create lasting problems which are life changing (Walsh, 2003).

The apparent facts about marriage and divorce prompt researchers to search out the characteristics that make marriages last (Gottman, 1994; Halford, Markman, Stanley, & Kline, 2003; Wallerstein & Blakeslee, 1995). Once traits are identified, researchers can make efforts to help married couples find ways to increase marital happiness (Gottman, 1999). Decreasing the divorce rate is a possible outcome for turning empirical research results into education for couples who might benefit from learning skills that will help them have happy, successful marriages (Stanley, Markman, & Blumberg, 2000). In a recent analysis of marital programs that teach relationship skills, researchers report that couples who learn positive relationship skills have improved satisfaction in relationships (Halford et al., 2003). Therefore, results from research that identify positive relationship skills would add to the body of knowledge to help married couples have happier marriage relationships. This, in turn, could help decrease the rate of divorce.

Great Marriages

In order to more fully understand marriages, including why they sometimes fail, it is important to study the attributes that help them succeed, and what factors contribute to their being “great” (Burchard et al., 2003; Schwartz, 1994; Wallerstein & Blakeslee, 1995). Researchers attempt to distinguish a happy marriage from an unhappy marriage. Olson and colleagues (2008) conducted a national qualitative study of over 50,000

couples. Researchers analyzed the qualifying couples' data using the "ENRICH" marital inventory created by Olson. The ENRICH inventory shows areas of strength and areas for potential improvement in couples' marriages (Olson & Olson-Sigg, 2000). Using the ENRICH inventory on this group of participants allowed the authors to discover some distinct differences between happily married and unhappily married couples. The ENRICH marital inventory includes topics regarding communication, couple closeness, couple flexibility, personality compatibility, and conflict resolution. Each of the five categories were determined to be important components of happy marriages. Based on how they described their marital satisfaction, Olson et al. (2008) compiled the couples' scores to determine whether they were "happily married" or "unhappily married." When compared with the developed scale, approximately 20,675 couples were determined to be happily married, while 20,590 couples were found to be unhappily married. The middle roughly 10,000 couples were not included in the study because their scores were moderate or because one partner's tally was high while the other partner's was low. Eventually researchers were able to predict, with 92% accuracy, whether or not a couple was happily married simply by analyzing the scores in these categories (Olson et al., 2008).

One qualitative study about great marriages uses an ecological model of marriage to identify and comprehend different resources that help people understand marital well-being (Marks et al., 2008). The study comprised 32 African American couples who were recruited by a well-connected "gatekeeper" that is, a civic and/or church leader in an inner-city neighborhood. Thirty of the 32 couples were interviewed with no compensation offered. Overcoming external challenges to marriage, resolving

intramartial conflict, unity and the importance of being “equally yoked,” or having the ability to work together with a unified interdependence, were themes that came from this research.

Another qualitative researcher conducted a study to investigate couples with equitable, egalitarian relationships (Schwartz, 1994). These couples were said to have a “peer marriage.” Schwartz defines peer marriage as “a marriage of equal companions, a collaboration of love and labor in order to produce profound intimacy and mutual respect” (Schwartz, 1994). In order to find and assess couples in peer marriages, data was collected by interviewing participating spouses individually on separate nights. Once spouses were interviewed separately, they were then interviewed together as a couple on a different night. Four general characteristics emerged from the data analysis on couples with egalitarian relationships. First, spouses tended to have an equal split of traditional household chores and child raising responsibility. Second, each spouse believed that the other had equal influence over decisions that affected the couple. Third, each spouse’s work was given equal weight—whether it included household work or work outside the home. Fourth, both partners had equal control over the family’s financial funds and each had a say in the decisions made with those funds. These couples were further defined as having a relationship where each individual gives back a portion of what they receive, meaning they maintain emotional balance. Each has equal status and equal responsibility for household duties, and provides emotional support and contributes to the other’s economic well-being. Schwartz found that the point of these marriages was to share responsibility, household labor, and decisions. Thus, equity in each of these actions creates a deep, collaborative marriage relationship.

Other studies identify additional characteristics of happy marriages. For example, a willingness to sacrifice is associated with happy marriages (Van Lange et al., 1997). Willingness to sacrifice in the context of the marriage relationship is defined as the tendency to give up immediate self-interest to enable the well-being of a spouse or relationship. Sacrifice includes giving up behaviors that may be unwanted as well as performing behaviors which might otherwise be undesirable. Human beings want partners who see them as unique and irreplaceable according to a study of fifty couples who considered themselves happily married (Wallerstein & Blakeslee, 1995). Results from this study also showed that partners placed a high value on the moral characteristics of their spouse. Integrity, honesty, and loyalty were also highly valued attributes.

Researchers also studied happily married couples' responses about family financial decisions. Couples in great marriages both have an equal say on family financial matters (Schwartz, 1994). Resources were pooled to take care of expenses; however, some private money was allotted to each spouse for their own discretionary spending. Since women generally earn less than men, a plan for financial equity between spouses was needed to achieve financial equity. Couples in these relationships were good communicators and understood what it takes to have equal power in relationships.

Role of Finances in Marital Satisfaction and Divorce

Financial management is a central subject in couple relationships, even from the earliest years of formation (Marshall & Skogrand, 2004). Finances are also one of the most common sources of disagreements among couples (Betcher & Macauley, 1990; Bodnar & Cliff, 1991; Chatzky, 2007). One study found that money was the most

frequently reported subject that couples argued about (Stanley, Markman, & Whitton, 2002).

Not only are disagreements over finances among the most frequently cited problems in marriages, couples who argued the most about finances experienced more negativity and conflict than other couples (Stanley et al., 2002). Arguments over finances last longer than arguments over other issues, are more prominent and relevant, and are the source of more negativity (such as yelling or hitting), especially among husbands (Papp, Cummings, & Goeke-Morey, 2009). Papp et al. also found that financial issues, compared to other non-money issues, are more pervasive, challenging, and recurring. Marital conflicts dealing with finances were more drawn out, more frequent, and held higher significance—both in the present and the long-term—to spousal relationships than other conflicts. They also tend to remain unsolved despite problem-solving attempts. Men, socialized to be providers, seem to take conflict about finances especially hard (Amato & Rogers, 1997).

Perceptions of how well one's spouse handles finances may affect the marital relationship (Britt, Grable, Goff, & White, 2008; Finke & Pierce, 2006). For example, lower levels of marital satisfaction result when partners feel their spouse is unable to successfully handle money in the form of credit or debt (Britt et al., 2008; Bryant et al., 2008). In one study, the stress that surrounds financial tension had a tendency to lower marital satisfaction and tension over financial issues predicted marital distress (Dew, 2007). One longitudinal study of a national sample of married couples found that when an individual feels their spouse has spent money thoughtlessly, the possibility of divorce

increases 45% for both men and women (Amato & Rogers, 1997). Only extramarital affairs and alcohol/drug use were stronger divorce predictors.

Money-related conflicts are more likely to be handled negatively (i.e., increased use of anger and conflict expressed) than conflict over other topics (Papp et al., 2009). It is not surprising to find that discussing money is not associated with positive expressions (i.e., support, affection). Thus, financial conflicts are more likely to persist, turn into important issues, be handled poorly, and remain unsolved. The negative effects that disagreements over finances can have on marital satisfaction have been clearly established and cannot be overlooked.

Arguments over financial issues can lead to divorce (Dew, 2009a). Disagreements over finances can be significant predictors of desired divorce for both males and females (Terling-Watt, 2001). One study, focusing on divorce issues, reported that financial problems were the fifth most common reason cited for divorce (Schramm, Marshall, Harris, & Lee, 2005). Money is critical to the marriage relationship; thus, it is not surprising that couples experiencing divorce feel major division and conflict when it comes to family financial matters (Benjamin & Irving, 2001).

Figure 1 in Appendix A illustrates the association between financial disagreements and divorce (Dew, 2009a). Data on the chart comes from new research by Dew on couples who were asked to report about disagreements over finances. As the figure indicates, couples who argued more frequently about money had higher risk for divorce than couples who argued occasionally about money. Couples who disagreed over finances once a week were 30% more likely to divorce over time compared to couples who disagreed only a few times per month. Dew's research also found that when

discussing financial matters, spending and saving decisions also cause tension in marriage. Couples who make practical decisions regarding consumer debt are more likely to be happily married.

One study comparing happily married and unhappily married couples found that 85% of happily married couples agreed on how to spend their money, whereas only 43% of unhappy couples agreed. Sixty-seven percent of happy couples were satisfied with their decision to save money. Only 29% of unhappy couples were satisfied with their savings habits. Of the happily married couples, 69% said that major debts were not a problem for them and only 35% of unhappy couples reported the same. Seventy-four percent of happy couples answered that their partners do not try to control their finances whereas 43% of unhappy couples felt the same. Finally, 69% reported that credit cards were not a problem and only 42% of unhappy couples felt similar (Olson et al., 2008).

Results from Dew's and Olson's studies demonstrate important aspects about finances in marriage. First, finances play a major role in the life of married couples and issues around money affect marital happiness. Second, financial problems do not have to be as severe as a job loss of the primary breadwinner or a couple facing poverty to affect marital happiness. Simple day-to-day tasks such as deciding what to spend money on or whether or not to save can have significant impacts on the health of a marriage.

Two common areas of financial management stand out in the research as being particularly determinate of marital happiness (Dew, 2009b). First, consumer debt has been found to increase the sense of unease among couples and increase the likelihood of marital arguments over issues surrounding debt. Assets, however, play a different and more positive role on the marital happiness scale. Assets minimize the sense of

apprehension that couples may feel resulting in less conflict among couples. The following sections discuss, in greater depth, the role of debt and assets as they relate to the financial well-being for couples.

Debt

Dew (2008) has provided research about changes in marital satisfaction related to debt among couples. Using a sample of 1,078 couples from the National Survey of Families and Households, his study shows changes in debt relate negatively with marital satisfaction in recently married couples. While taking on housing debt actually increased marital satisfaction, consumer debt significantly decreased satisfaction. Most couples who paid off consumer debt completely experienced an increase in marital satisfaction. Consumer debt negatively affects marital satisfaction because the strain of the financial burden causes emotional distress which leads to increase marital conflict among couples.

Debt was reported as one of the top five financial problems in a study of over 50,000 couples (Olson et al., 2008). Fifty-six percent of couples stated that major debts were a problem. For unhappy couples the number who struggled with debt was higher at 63%. Another study of just over 1,000 newlywed couples with ages ranging from 16 to 87 years found that consumer debt negatively impacted marital happiness (Skogrand, Schramm, Marshall, & Lee, 2005). Debt brought into marriage was identified as the most problematic and was also associated with lower levels of marital satisfaction. Of the couples who brought debt into marriage, automobile debt was the number one source of debt (55%), followed by credit card debt (48%), school debt (23%), and medical debt (12%).

As of December 2008, American consumers had accumulated just under 1 trillion dollars worth of revolving debt which is particularly harmful to marital satisfaction (Dew, 2009b). This type of debt, specifically credit card debt, creates a sense of financial unease and increases marital arguments. Credit card debt is associated with both long-term and short-term financial and emotional difficulties (Drentea, 2000). Accumulating credit card debt may indicate a financial crisis such as low income, no income, and/or no savings.

Consumer debt affects couples at all stages, working or middle-class, rich or poor, young or old (Dew, 2009b). Some couples may consider going into debt to pay for a child's college education more important than saving for retirement depending on the stage of the lifecycle (Baek & Hong, 2004). These decisions can also be affected by the amount of consumer debt households are willing to take on. If couples are not in agreement about debt decisions over various stages of the life cycle, they may experience marital disagreement over financial issues involving debt (Baek & Hong, 2004).

Assets

While consumer debt may put a strain on marriages, assets can solidify relations between spouses (Dew, 2009b). It is commonly believed that marriage increases the likelihood of affluence, particularly when the marriage lasts over time (Waite & Gallagher, 2000). Previous studies have shown that single individuals and formerly married individuals have lower rates of asset accumulation than married couples and the longer couples stay married the more assets they accumulate (Hao, 1996; Zagorsky,

2003a, 2003b). Thus, the evidence from the research suggests that marriage is a positive choice in terms of asset accumulation over the lifetime.

Among all household types marriage is generally the most productive for achieving financial success (Hirschi, Alobelli, & Rank, 2003). Marriage is thought to be connected to upward income mobility and long-term, stable marriage is a medium for financial returns. Homeownership and other joint investments a couple may make help to stabilize their marriage (Hirschi et al., 2003; Waite & Gallagher, 2000). Married couples who share assets that have been jointly accumulated experience a devastating financial blow when assets are divided at divorce. Couples' net-worth is significantly affected when assets are divided (Zagorsky, 2003a). The presence of assets held jointly, therefore, may decrease the likelihood of divorce. As assets accumulate, wives are particularly less likely to pursue divorce than husbands due to increases in marital satisfaction and because of the possible decrease in their standard of living as a result of divorce (Dew, 2009b).

The Family Stress Model

The family stress model is used to describe the relationship between financial issues and marital outcomes (Conger, Rueter, & Elder, 1999). In this model, negative financial events such as job loss or home foreclosure and negative individual financial behaviors such as overspending or taking on unnecessary debt predict economic pressure on couples (Conger, Rueter, & Elder, 1999). The economic pressure couples experience together, in turn, increases emotional distress which then decreases positive marital interactions and increases negative interactions and behavior. These interactions appear

to affect the quality of a couple's marriage by increasing marital conflict which increases marital distress. An illustration of Conger and associates' family stress model is shown in Appendix B.

Economic capability affects family consumption, handling of the finances, and financial decision-making behaviors (Schaninger & Buss, 1986). Evidence from research supports the notion that stressful life events and/or conditions can disrupt not only personal well-being but also the well-being of a marriage relationship (Cohan & Bradbury, 1997; Conger, Lorenz, Elder, Simons, & Ge, 1993; Kamey & Bradbury, 1995). The inability to meet basic economic needs is a significant stressor that may result in spouses suffering as a couple (Conger & Elder, 1994; Conger et al., 1990; Conger, Ge, Elder, Lorenz, & Simons, 1994; Liem & Liem, 1990; Liker & Elder, 1983).

One study about economic stress and marriage included a sample of 76 white, middle-class couples and examined the negative impact of economic strain on their marital satisfaction (Conger et al., 1990). Findings from the study were consistent with previous research on the topic stating that economic strain decreased warmth and supportiveness and increased hostility between spouses. Further, economic strain specifically increased opposition of husbands towards their wives and decreased support among spouses in general.

Economic hardship influences marital quality significantly and from both spouses' perspective (Liker & Elder, 1983). Contemporary research on marital distress and satisfaction also support this finding (Conger et al., 1999). As economic pressures grow, family financial matters are brought to the front burner. This creates an emphasized focus on issues surrounding money and finances. In many families this is a

source for frustration, anger, and even depression (Liker & Elder, 1983). Economic stress may also cause withdrawal and lack of attentiveness among affected spouses (Conger et al., 1999). Therefore, a decrease in positive interactions may occur when financial strains press down upon a couple.

Gudmunson and colleagues (2007) have also conducted research on financial strain and marital instability using a national sample of couples from the National Survey of Families and Households. This study found a direct link from financial strain to couple disagreements which contributed to couples fighting and a decrease in the amount of quality time spent together. The overall results add to the literature about the connection between financial strain and marital instability.

Research results are unanimous in the finding of a relationship between financial strain and marital conflict (Conger et al., 1990, 1999; Dew, 2009a; Gudmunson et al., 2007). Results suggest that couples who support each other during financial distress are more likely to be resilient to economic pressures than those who do not. The findings further explain that resilient couples are those who create and concur on realistic solutions during marital conflict. Although there is education about how couples should handle family finance that will result in improved financial practices and improved family life, only a minority of people actually implement these practices (Muske & Winter, 2001).

Couples Financial Decision-Making

When couples join together they face the challenge of deciding such things as how they will pool their money, how to manage day-to-day financial matters, and what

decisions to make about long-term investments. Couples have financial struggles whether they stay together or separate. Some scholars suggest the difference between couples who stay together and those who do not is not dependant on whether or not they have conflicts with finances, rather it is how they resolve those financial conflicts (Jenkins et al., 2002). Several studies have focused on how couples make regular, daily financial decisions. One study of over 50,000 couples found that the top five financial problems couples experienced involved couples spending money, saving money, major purchases, debts, and credit card use (Olson et al., 2008).

When studying gender equality, money, and marriage in a qualitative study in Sweden, Nyman (1999) interviewed couples and found they had a plan about how to manage their day-to-day finances regardless of whether or not they had joint or separate accounts and that each spouse agreed on equal access and opportunity to the couple's money. It was important for individuals to have equal access to financial resources (Nyman, 1999).

Deciding who will manage the family's finances requires couples be able to trust each other with their money. Checking account management, investment decisions, and planning for retirement all require a substantial amount of trust among married couples. Researchers examined traditional couples as well as non-traditional couples and found this was important to all (McConocha, Tully, & Walther, 1993).

The majority of couples in one qualitative study of great marriages by Skogrand and colleagues (in press) indicated that one spouse typically was the primary financial manager. The primary financial manager took care of the day-to-day management of the family finances. Reasons for this decision were cited as one spouse having more

expertise, extra time, or a greater desire to manage the finances. It was also found that both the spouse managing the finances and the non-managing spouse trusted each other.

Along with trust, each spouse communicating with the other about financial matters is critical. Communication about finances is vital to couples' commitment to each other as well as to marriage sustainability (Williams, 2008). Day-to-day financial management facilitates the need for constant couple communication (Skogrand et al., in press; Williams, 2008). This type of communication leads to both parties feeling very invested in the relationship as they work together. For example, when deciding which charities to donate to, couples must be able to communicate on a level that shows knowledge about their capacity to give charitable contributions and come to a consensus about individual interests (Burgoyne, Young, & Walker, 2005).

Making decisions about joint or separate accounts may be a cause of disagreement among married couples. While no strong trend towards joint or separate accounts was evident, one qualitative study found that couples felt strongly about their own decision to have joint accounts or keep money separate and that couples had to decide what worked for them. Discussing major purchases was also a topic couples also communicated about together (Skogrand et al., in press).

Conflict in Marriage

It is not surprising that conflict in marriage has deep connections to couples' marital satisfaction (Coyne & Downey 1991, O'Leary & Smith 1991). Conflict in marriage may come from many different issues, at different times, in different ways. One approach is to identify specific conflict resolution styles and how they link to couples'

marital satisfaction (Kurdek, 1995). Identifying specific conflict resolution styles that are linked to transformations in marital satisfaction is critical to help couples manage conflict in marriage which in turn helps them have increased marital satisfaction.

Researchers found that marital satisfaction is highly reflective of conflict resolution styles and, over time, couples conflict resolution style has a greater impact on marital happiness (Gottman, 1994; Jenkins et al., 2002; Kurdek, 1995; Schneewind & Gerhard, 2002).

How couples handle conflict is often more important than what they argue about (Gottman, 1999). Couples who choose to handle conflict in a positive manner, with positive communication and less negative communication, automatically create an atmosphere that facilitates acceptance (Johnson, 1996). Agreeableness, a willingness to compromise, and humor are constructive strategies used to resolve conflict (Kurdek, 1995). Couples experiencing conflict send out more negative and fewer positive statements. These couples also reciprocate more negative behavior during couples' problem-solving interactions (O'Leary & Smith, 1991).

Another study from a nation-wide random sample of adults found that withdrawal (defined by the authors as pulling back or shutting down when a spouse brings up an issue) by either spouse during disagreement lead to more negativity and more negative connection in relationships (Stanley et al., 2002). Other negative conflict resolution styles include escalation and invalidation which lead to negative interactions among couples. Negativity was related to lower relationship quality and a higher chance of couples thinking or talking about divorce. Overall results from the study showed that *how* couples argued was more significant than *what* they argued about.

Summary

The majority of individuals in the United States choose marriage at some point in their lives (U.S. Census Bureau, 2004). While divorce rates are high, especially for those less educated, making less money, and marrying at younger ages (Wilcox et al., 2009), great benefits exist in the marriage relationship if couples can stay within it. How couples deal with conflict and the processes they use, can be more important than what couples argue about (Gottman, 1999; Jenkins et al., 2002), thus, a need exists for research identifying how couples in good marriages talk about finances and conflict so others can learn from them (Olson et al., 2008). Attributes identified in great marriages include willing sacrifices, household and financial responsibility sharing, positive moral qualities, and decision-making equality (Marks et al., 2008; Olson et al., 2008; Schwartz, 1994; Van Lange et al., 1997; Wallerstein & Blakeslee, 1995). Studying these attributes can also help contribute to educational programming, passing the knowledge from the experts to the general population.

One aspect of marriage with which some couples struggle is finances. Disagreements over finances are common, are known to lower marital satisfaction, and, in some cases, lead to divorce (Dew, 2009a). Couples who argue about money several times weekly have a much higher risk for divorce than couples who only argue occasionally (Dew, 2009a). Day-to-day financial management decisions can cause marital challenges when spouses do not agree (Olson et al., 2008). Debt has a particularly harmful effect on marital satisfaction, with consumer debt being especially hard on relationships (Dew, 2008). Assets have a different affect. They can help solidify

relationships since they are likely to influence affluence in marriage. Researchers commonly use the family stress model to describe the relationship between financial issues and marital outcomes. This model shows how economic pressure can cause increase in marital distress (Dew, 2009a). Results from several studies using the family stress model report similar findings. Finally, couples with positive conflict resolution styles are more likely to have good marriages as how couples argue may be more significant than what they argue about (Gottman, 1999; Stanley et al., 2002).

Research Questions

The current research study will examine the financial practices and conflict management styles of happily married couples. The specific research questions are:

1. To what degree do self-identified, happily married couples agree over financial issues?
2. How do couples in self-identified, happy marriages talk about finances based upon their degree of agreement?
3. Is there a connection between the way self-identified, happily married couples talk about conflict with finances and how they talk about conflict in general?

CHAPTER III

METHODS

Introduction

The goal of this qualitative research study was to examine the financial and conflict trends of couples who stated they had great marriages. Data for this study came from a larger sample of couples from the GMRS. These couples identified themselves as having a “great marriage,” and volunteered to tell the story of their marriage to researchers who wanted to learn more about what makes a marriage “great.” The larger study used questionnaires to collect responses about the role of such issues as communication, sex, raising children, finances, conflict, and spirituality.

For this particular project, financial responses from the entire questionnaire and responses to the specific question about conflict in marriage (question #33) were examined. How couples in these great marriages talk about finances was examined. To examine how finances influenced marital conflict, couples were grouped into categories based on whether the spouses agreed or disagreed regarding financial issues. The researcher then compared the couples’ responses about finances to responses about conflict in marriage. The specific knowledge gained about financial management and conflict from this study could benefit other couples by integrating the findings into marriage and financial education.

Design

The GMRS is a qualitative study that uses a strengths-based framework to learn about couples who identified themselves as having successful, strong, happy couple relationships. Instead of focusing on why families sometimes fail, the family strengths perspective centers on what makes families, or couples, a success (DeFrain & Asay, 2007). The authors of this framework claim that successful families, or couples, can provide a model for other couples who wish to succeed. We, therefore, consider this group of couples to be the experts about what helps marriages succeed and by studying them we learn how to help others.

There is not a plethora of data available on marriages from a strengths-based perspective. Thus, qualitative research is an appropriate approach to delineate exactly what these couples have to say about their great marriages and the findings will have implications for marriage education. This type of research is exploratory by design and meant to facilitate the progress of learning about this specific group of married couples. In turn, researchers are able to look for themes commonly expressed among these couples.

Although this study gathered participants from around the United States, the final sample is neither intended to be representative using random selection, nor be able to be generalized to all married couples in the United States. The goal, instead, is to study self-selected couples from across the country who feel they indeed qualify for a study of great marriages and are willing to share their marriage story with us.

Analyzing qualitative data provides an in-depth look at the financial aspect of couples with great marriages. Their narratives tell a story that gives the reader an inside look at these self-identified great marriage participants. The issue of validity in qualitative research focuses on whether or not respondents tell their true story (Morse, 1994). While not every couple reported how long it took them to complete the questionnaire, those that did said it took an average of about six hours for both spouses to complete. Once submerged in the data, reading and re-reading, it became apparent that a great amount of time and effort was put forth for each couple to tell the story of their great marriage. We assume from the length of time and effort it took couples to respond, the information is in fact their true story. This adds to the validity of their responses and gives the researcher an in-depth look at how each spouse felt about finances in their marriage.

Information that results from this research about happily married couples and their financial management and conflict management styles will contribute to the literature about how couples with great marriages address issues of money and conflict. Results will contribute to effective marriage and financial education for couples who want to improve their relationship.

Procedures

Dr. Linda Skogrand from Utah State University and Dr. John DeFrain from the University of Nebraska were the two principal investigators who began the GMRS to learn more about couples in happy marriages. A recruitment procedure previously used for similar strengths-based family research projects was also used to recruit participants

for the GMRS (Stinnett, Sanders, & DeFrain, 1981). Letters were mailed to both large and small newspapers in both rural and urban communities throughout the United States (see Appendix C). Ultimately, 214 newspapers in 23 states were contacted. We do not know how many of the selected newspapers placed the advertisement in their papers. The letter that the editors received invited all those who were willing to publish information in their newspapers' family life sections about the GMRS. The letter included a sample press release (see Appendix D) which invited couples to volunteer for the study. No compensation of any kind was offered for participating. The cover letter encouraged couples to make copies of their completed questionnaire before it was returned as a document of their marriage story that might be of interest to children and grandchildren. The request for volunteering participants explained that researchers were seeking to identify couples nationwide who were willing to tell their stories of how they created strong, happy, "great marriages." Contact information was included allowing any volunteers who wanted further information about the study to contact the researchers.

The main recruitment method described above was supplemented by other forms of advertisement. A family strengths website, which also had national exposure, at the University of Nebraska also publicized the research opportunity (<http://unlforfamilies.unl.edu>). The website was created to provide resources to strengthen the family and provides reports on other research gathered from a strengths-based perspective. The site invited couples who felt they had great marriages to answer the questionnaire online. In addition to the previously mentioned methods for recruiting participation in the GMRS, flyers were distributed via e-mail, word-of-mouth, and through personal contacts in an attempt to let people know about the study.

Over 200 couples located in 29 different states requested to participate in the study in response to these recruitment efforts. These couples were sent a two-page cover letter (see Appendix E) which explained in more detail the purpose of the study and the use of the findings. In the same letter, the couples also received a copy of the questionnaire (see Appendix F) with a postage-paid, self-addressed envelope to return the questionnaire once completed. Due to a directive from the Institutional Review Board, anonymity of participants who returned the questionnaire was carefully considered in the study design. Without return addresses, and in many cases without postmarks also, researchers could not determine where the volunteers resided. Eighty-one couples ultimately completed questionnaires.

The Institutional Review Boards at the University of Nebraska as well as at Utah State University have approved this research project. Approval for this specific project to look at the money and conflict trends of couples using a subsample of the GMRS was also obtained from the Institutional Review Board at Utah State University (see Appendix G).

Instrument

The instrument used to collect the data was a 31-page, 123-item questionnaire (see Appendix F) divided into three sections. The first section collected demographic information. The second section is the qualitative part of the questionnaire and is also the longest of the three sections. This section included 46 open-ended questions and provided space for the husband and wife to answer separately. The questions asked in this questionnaire were informed by marriage literature, but unrestricted enough to allow

volunteers to tell their story in their own way and not be bound by the existing research on the topic. The third and final section is a quantitative marital strengths inventory. Only data from the first and second, sections of the questionnaire were used for this research project.

The first section asked 11 questions regarding demographic information. Participants were asked to identify their age, race, household income levels, family size, whether they were in their first, second, or third marriage, the length of their current marriage, levels of education of both spouses, employment situations of both spouses, and other similar questions.

The qualitative portion, section two, of the questionnaire asked questions that gave couples the opportunity to share the story of their great marriage. Many of the 46 questions actually consisted of several parts. For example, one question asked: “Could you describe communication patterns in your marriage? Do you do a good job communicating with each other? Are you generally positive with each other? When you have conflict over some issue, how is it usually resolved? Please give some examples.” Most questions had several parts, like the previous example, in hopes of generating deeper thinking about an issue. This open-ended question section enables researchers to grasp an in-depth understanding of the different perspectives and beliefs held by participating couples.

The qualitative data for the findings in this study came from the second section of the questionnaire and focused on financial responses given throughout the entire questionnaire as well as one specific question about marital conflict. The conflict question, # 33, asks, “How do you manage conflict or fight?” Another question that asks

participants explicitly about financial matters in marriage was # 38 “Talk about Money. Disagreements over money are perhaps the most common type of disagreements couples have. How do you manage money? How do you deal with debt? Who is in charge? What conflicts do you have over money, if any, and how do you resolve them?” However, some participants talked about financial issues in marriage throughout the entire questionnaire. Thus, all financial responses were included in data analysis. The data were analyzed closely in hopes to further understand the nature of the relationship between conflict and money among couples in great marriages and address the research questions.

Part three of the questionnaire gave each spouse the opportunity to assess the quality of their marital relationship. The following components were rated separately by the husband and wife on a scale of one to five: (a) the degree of closeness in my relationship with my spouse, (b) the degree of satisfaction in my relationship with my spouse, (c) the degree of happiness in my relationship with my spouse, and (d) the degree of strength in my relationship with my spouse. Both husbands and wives responses resulted in a mean rating for each of the four questions in the range of 4.8 to 4.9 out of a possible 5.0. Therefore, each spouse participating in the GMRS rated the quality of their marital relationship extremely high. These high ratings provide additional support, besides their qualitative responses, for the implication that these couples had great marriages.

Sample

Couples included in this particular study were selected from the entire group of couples who volunteered to participate in the GMRS. There were neither a limit on the number of years participants had to be married to participate nor were there any age requirements. The author examined couple's responses to each question in the questionnaire including the financial question (# 38). Of the 81 completed questionnaires, 40 couples were included in this smaller sample, due to their responses for one of three reasons. (1) In their own words couples either explicitly stated that they never argue or had conflict over money, (2) one spouse in the couple stated they never argued or had conflict over money and the other spouse said that they do indeed argue or, (3) both spouses stated they argued or had conflict over money.

The 40 participants in the subsample ranged in age from 23 to 87 years with a mean age of 58 years for the wives and 60 years for the husbands. Years of marriage ranged from 2 to 61 years with mean years currently married at 35 years. Ninety percent of participants were in their first marriage. Ninety-eight percent of male and female participants were European American. Educational levels attained were high among this group with 50% of the wives having a bachelors degree or higher and 73% of husbands with a bachelors degree or higher. The modal class for both men and women was a master's degree with 23% of the wives and 60% of husbands at this level of education. Seventy percent of husbands in the sample were currently employed while 48% of wives were currently working as well. For those who reported approximate yearly gross income level, the range was \$14,000-\$300,000 with a mean of \$85,000. The median yearly

income was \$70,000 of those who reported. Number of children ranged from two to ten with a mean of four and a mode of two children per couple. While religious affiliation was not requested on the questionnaire, most couples identified themselves as having some type of religious affiliation. Several different religious denominations were represented.

Analysis

A procedure described by Bogdan and Biklen (2003) was used to analyze data. First, the author identified the couples that fit the criteria to comprise the sample based on how they agreed or disagreed about finances: the first category includes couples where both agree about financial decisions, the second category includes couples where one spouse says we agree and the other does not agree, and the third category includes couples where both spouses state they have disagreements over finances. The author and another graduate student who is familiar with the qualitative research process and the current topic placed each of the 40 couples into one of the three categories independently. Next, both researchers came together and compared coding results with 82% accuracy. When a discrepancy occurred, both referred back to the data and came to agreement about the final code. This process is a method for obtaining inter-rater reliability of coding results in qualitative research (Morse, 1994). When separate researchers find similar results during the analysis, the coding process is said to be reliable. The reliability, or stability, of the methods used is an indicator of the accuracy of the findings (Morse, 1994). Each couple was then assigned a new number (1-40) and is referred to in the data analysis as Couple #1 or Couple #27, and so forth. Any quotations found in the

findings also use this numbering scheme. This process helped to answer the first research question.

The process of systematically searching the data to answer the second research question began by becoming immersed in reading through each of the qualitative answers to the questionnaires, specifically focusing on responses about finances, several times, in undisturbed blocks (Bogdan & Biklen, 2003). The purpose of these initial readings was to obtain a general understanding of what the participants said with regard to finances in their marriages. From those readings, financial words or phrases were identified that could help answer the research questions and aid in developing financial topics for the data analysis (Bogdan & Biklen, 2003). Eight financial topics were discovered that were consistent among all couples: spending, managing finances, communication about finances, debt, major purchases, saving, living within means, and planning. For example, data containing similar financial words such as: no debt, pay off debt, and little debt were grouped into a “debt” category to determine how couples talked about this particular financial issue. The eight financial topics identified are consistent with existing research on couples and money (see Skogrand et al., in press). Again, both researchers coded the data separately using the eight financial topics with 93% consistency after comparing results. When there was a discrepancy, researchers went back to the data for clarification. Both researchers then arrived at an agreement about the final coding scheme. This process helped articulate the coding categories that answered the second research question.

After couples had been placed into groups based their degree of agreement over financial issues, and responses about finances were examined and coded, responses to

question #33 about how couples manage conflict or fight were then compared across the three separate couple categories. The author looked for similar phrases and the amount of positive or negative language couples used when describing conflict. This final process helped answer the third research question.

CHAPTER IV

FINDINGS

This chapter presents the findings from the qualitative data analysis of 40 couples who participated in a national study about great marriages and, as part of that study, talked about the role of finances in their marriages. The findings of the three more specific research questions are provided using the participants' own words. The three more specific research questions are: (a) to what degree do self-identified, happily married couples agree over financial issues; (b) how do couples in self-identified, happy marriages talk about finances based on their degree of agreement; and (c) is there a relationship between the way self-identified, happily married couples talk about conflict with finances and how they talk about conflict in general?

Research Question One: To What Degree Do Self-Identified, Happily Married Couples Agree Over Financial Issues?

Couples who talked about their finances were placed into three categories (A, B, and C), based on their level of agreement about finances. Couples were categorized as A Couples if both spouses explicitly stated they never had conflict, arguments, and/or disagreements over finances OR both spouses talked in detail about the same financial strengths/decisions OR one spouse said they never had a disagreement and the other talked very positively and did not comment on negative aspects, thus, reinforcing the explicit response from the other spouse. Couples were categorized as B Couples if one spouse explicitly stated they never had conflict over finances and the other spouse

identified specific problems or concerns, thus, providing conflicting answers. Finally, couples were categorized as C Couples if both spouses talked about current or past struggles with or conflict over finances. Representative quotes from responding couples are provided to illustrate each category. Quotes from both the wife and the husband are not always provided as some spouses did not comment on some financial topics.

Couples in Category A

A total of 16 couples (1, 4, 5, 7, 12, 13, 17, 20, 24, 25, 26, 28, 30, 32, 35, and 36) were categorized as category A Couples. Thus, 40% of couples in this study explicitly stated that they never had arguments, disagreements, and/or conflict over finances OR both spouses talked in detail about the same financial strengths/management techniques OR one spouse said they have never had disagreements and the other talked very positively and did not comment on any specific financial problems.

Some couples explicitly stated they had no conflict over finances. For example the following couples stated, “We have never argued about money!” (Couple #13 wife). “Thankfully, money has never been a problem for us” (Couple #13 husband). “We have zero disagreements on money” (Couple #24 wife). “We don’t have trouble with this” (Couple #24 husband). “Don’t have any disagreements over money” (Couple #28 wife). “I guess we have been pretty lucky in that we have never had disputes about money” (Couple #28 husband). “No one is in charge—we have no conflicts over money” (Couple #30 wife). “We have no problems over money” (Couple #30 husband).

Couple #4 is an example of a category A Couple because both spouses talk in detail about their financial strengths and comment on similar techniques involving financial management:

First of all, we are very fortunate to agree on how money should be used. We both feel strongly that we need to spend less than we make and that our necessities need to be taken care of before wants. Neither one of us like debt and so we were both willing to sacrifice wants to get our mortgage paid off (Couple #4 wife).

I get all the money management I want everyday at work and since I totally trust my wife she manages all of our money. She is good at it and really enjoys it. It is so fun to see her excited to show me all of her accounts and how she has everything planned out. We are debt free and my wife has our finances figured out for the rest of our lives (Couple #4 husband).

Couple #7 exemplifies a category A Couple because one spouse explicitly mentions never arguing about money while the other spouse talks very positively and does not comment on any problems with financial management:

We work together, keep in control of spending, [Husband] is in charge but we work together too, keep the bills paid—keep communication open (Couple #7 wife).

We've never had disagreements or conflicts about money. I have the expertise, so I manage all our finances. We have been through good times and tough times. I handle finances always but I keep my wife informed. If we need to "cut back" or economize, I simply explain the situation suggest how she can assist and she follows through (Couple #7 husband).

Category A Couples comprised the largest group with a total of 16 couples. Each of these couples, and others not quoted here, speak positively about financial management (see Appendix H). They do not disagree over issues involving money and have learned to communicate well regarding financial matters. Further findings on category A Couples will be presented throughout the chapter.

Couples in Category B

Nine couples (2, 8, 9, 11, 14, 21, 23, 29, and 34) were categorized as category B Couples. Thus, 23%, or almost one-quarter, of responding couples had one spouse that explicitly stated they never have arguments, disagreements, and/or conflicts over finances AND the other spouse did not agree. The other spouse may have talked about specific financial issues or spoke generally about current or past financial problems. Quotes from some of the individuals categorized as B Couples are provided.

Some couples had one spouse who stated they never argued about finances and one spouse who did not agree, thus, suggesting disagreement among spouses. For example, “Money is one problem we don’t seem to have. . . .We don’t have disagreements over money” (Couple #2 wife). “We used to have occasional disagreements over money” (Couple #2 husband). “We don’t have conflicts over money” (Couple #8 wife). “I get grumpy every time I am involved, so I don’t go there” (Couple #8 husband). “We’ve never had disagreements over money” (Couple #11 wife). “She always wanted me to take the lead on the financial matters but I really try to get her informed. . . . We have absolutely no debt, even that wasn’t a joint decision” (Couple #11 husband).

Still other couples in this category gave specific examples of issues that caused conflict over finances in their marriage. Couple #29 wife stated, “Few conflicts over money,” and the husband said, “The big battle over money, I remember, involved my wife’s desire to have the kitchen remodeled.” Another couple said, “Money matters are something we have not fought over” (Couple #34 wife) and, “The only issue we have

with money is the continual need to help support our divorced 50-year-old daughter”

(Couple #34 husband).

Category B Couples are the smallest group among all three (nine couples), however, they are distinctly different because spouses give noticeably different responses. Generally, couples in this category speak positively about financial matters but one of the spouses identifies instances where they have had or are having disagreements (see Appendix I). Further results on category B Couples will be presented throughout the chapter.

Couples in Category C

A total of 15 couples (3, 6, 10, 15, 16, 18, 19, 22, 27, 31, 33, 37, 38, 39, and 40) were categorized as category C Couples. Thus, 38%, or over one-third, of the 40 total couples in this sample talked about disagreements with finances they have currently OR indicated previous difficulty over finances in the past.

Some couples described current frustration or conflict. Couple #3 talked about a specific disagreement with finances. “My husband doesn’t like spending money on the house. He doesn’t think we’ll get it back when we sell our home as we live in a small town. I want to fix the house for my comfort and wants” (wife) and, “We seldom fight over money, though sometimes my begging for money keeps the neighbors up at night!” (husband). Couple #19 stated, “Our conflicts just are in frustration that we can’t be happy-go-lucky with the money” (wife) and, “At times it seems like there isn’t enough. . . this causes stress at times” (husband). Couple #37 discussed a specific issue that caused conflict in marriage: “[Husband] is a bit more of a risk taker than me, which causes

conflict” (wife) and, “[Wife] is more anxious about taking riskier investments. . . which can lead to lengthy discussions” (husband).

Other couples commented on past disagreements. Couple #15 said, “Most of our disagreements are over money in the past” (wife) and, “We have learned to work out our financial situations together by talking over our finances together. Occasionally I have needed to bail her out and, likewise, she has had to help me” (husband). Couple #40 stated, “Disagreements are around. . . .When we were raising kids I got angry because money was scarce. With kids gone, things are easier and we are able to talk openly and come to agreement” (wife) and, “We have worked to resolve our differences by me managing my own work, travel finances, and taxes and retirement” (husband).

Category C Couples, 15 total couples, differ from the other two categories because both spouses identified specific struggles with finances (see Appendix J). Responses in this category tend to use more negative language. Further results from category C Couples will be presented throughout the chapter.

Research Question Two: How Do Couples in Self-Identified, Happy Marriages Talk About Finances Based Upon Their Degree of Agreement?

Once couples were categorized as A, B, or C, analyses were performed to determine what specific financial topics were pervasive in each category. Coding themes evident across all three couple categories were spending, managing, communication, debt, major purchases, saving, living within means, and planning.

- 1) Spending—discuss how they use their money.

- 2) Managing finances—talk about financial management and/or who manages.

Usually means day-to-day.

- 3) Communication about finances—talk about financial issues together.

- 4) Debt—discuss owing money in any form.

- 5) Major Purchases—specifically talk about major purchases, not just spending.

This is separate from the spending category.

- 6) Saving—specifically talk about setting aside money. This includes retirement and investments.

- 7) Living within Means—express desire to not overspend or spend money they did not have.

- 8) Planning—discuss having a plan for their finances and/or their financial future.

Each of the eight topics was used to identify applicable statements from the qualitative responses in each of the three categories (A, B, and C). Each code was assigned a number and responses were coded according to the applicable number (see Appendices K-M). After completing the coding process, major themes were apparent within each of the three categories. Quotes illustrating the top two predominate themes with the highest percentage of people responding among each category are provided.

Couples in Category A

The two themes with the highest number of respondents among category A Couples were managing and debt. Twenty-three out of 32 (72%) total individuals in category A discussed managing finances. Seventeen out of 32 (53%) individuals discussed or shared feelings about debt. The majority of responses were positive and

suggested that financial management and debt were not problem areas for these couples (see Appendix K). Quotes from the two pervasive categories in A Couples are presented below.

Managing. Category A Couples talked positively about how they agreed on financial management techniques. Financial management was not an issue that caused conflict for these couples. Couples who commented on their financial management techniques typically had one spouse who managed the day-to-day finances. Couple #1 wife stated, “I pay the bills each month and balance the checkbook,” the husband likewise said, “My wife handles all the household finances.” Couple #13 husband said, “My wife is an accountant and, therefore, consistently balances the checkbook.” The wife in Couple #24 described their financial management situation, “He is the breadwinner, a very capable money manager and I like to hear what’s going on, but mostly I keep my nose out of it.”

Some of the couples made the decision about who would manage the finances in marriage based on who had the desire. Couple #4 wife stated:

I have always enjoyed working with money and with numbers. I enjoy budgeting, balancing the checkbook and basically managing money. Because of that, my husband just turns it all over to me. I love it and he trusts me. In the beginning it took a great deal of discipline and compromise to get to this point but we both put forth the effort and it has paid off. The first year of our marriage I was pretty much left in the dark about the bills, etc. because my husband’s first wife was terrible with money. Once my husband realized I could be trusted, he started to trust me.

The husband of Couple #4 stated, “I get all the money management I want every day at work. . . . [Wife] manages all of our money. She is good at it and really enjoys it. It is so fun to see her excited to show me all of her accounts and how she has everything planned

out.” Couple #5 wife stated, “We decided I would do the book work. I like doing it and I think I’m a good manager.” Couple #5 husband stated, “We have joint checking and savings accounts. She writes the checks to pay the bills. It’s not wrong to me.”

Some couples indicated that although one spouse was in-charge they still worked together with regard to financial management. One couple talked about managing their accounts separately, yet, still having shared responsibility with financial matters. Couple #12 wife stated, “We each have joint accounts in different banks, with both of our homes on each, but we each manage separately. We put our checks in our own accounts.” The husband of Couple #12 said, “We have shared responsibilities when it comes to managing our financial resources . . . we are both in charge, share responsibilities.”

Couple #25 wife said:

I have gradually, over the years, been responsible to pay the bills and keep track of spending, though earlier in our marriage he would balance the checkbook. But as busy lives and schedules interfere, I have become responsible for most of that.

Couple #25 husband said, “[My wife] handles the day-to-day purchases and works within the framework of a ‘budget’ to meet the daily needs of the family.” Couple #26 had similar views on managing finances: “I’ve always handled our money,” (wife) “[My wife] is in charge of the money, and she does it very well” (husband). One couple described the process the husband used to budget. Couple #32 husband said:

I manage the money in the same way I did as an administrator. Each payday, the check is divided into nine different areas and no money is spent out of an account unless there is enough to cover the expense.

The wife confirmed by stating, “My husband is very good at managing our money,” (Couple #32).

Debt. When discussing financial topics in marriage, each category A Couple agreed about the importance of having little or no debt. Again, these couples did not comment that they had problems with debt; most couples had no credit card debt and minimal debt in other areas such as housing. Debt was not a source of financial strain for these couples. For example, Couple #1 wife said, “We have no credit card debt,” and the husband said, “We don’t manage debt other than our home.” Other couples concurred that they did not like debt. Couple #4 stated the following about debt, “Neither one of us like debt and so we were both willing to sacrifice wants to get our mortgage paid off” (wife) and “We are debt free and my wife has our finances figured out for the rest of our lives” (husband).

Couples in this category described debt as something they tried to get rid of or avoid. One couple described that there were only a few things for which they were willing to go into debt. Couple #12 wife said, “We try to avoid debt other than house and vehicles, paying off charge accounts (or nearly so) every month” and the husband said, “We try to minimize debt. Christmas is tough.” Couple #13 husband said, “My wife pays off our consumer debt on a monthly basis. We have not carried a credit card balance.” Couple #25 husband said, “We avoid debt as much as possible and pay it off as quickly as possible.”

Still other couples reported only being comfortable with minimal levels of debt. Couple #20 said, “Debt is minimal with us. We pay off our credit cards every month” (wife) and, “There are no debt problems, we both feel strongly about that, especially both being accountants” (husband). Couple #35 said, “Keep our debt very low” (wife) and, “We have no debt except a partial mortgage” (husband). Finally couple #36 said, “We

have very little debt” (wife) and, “We paid off our debts as a couple and now we stay out of debt as a couple” (husband).

Other financial topics. The other six codes were not as pervasive, however, they were also discussed with positive language and were not a source of conflict among category A Couples. Living within means was discussed among 13 of the 32 (41%) total individual responses. Nearly one-third talked about dealing with major purchases (28%) and planning (28%). Communication over finances was discussed among 25% of respondents. Spending (22%) and saving (21%) were discussed equally among individuals.

Category A Couples agreed about living within means and the importance of not overspending. Those who discussed this financial topic were in agreement about thrifty living and generally stated that income should be greater than expenses. Couples who discussed major purchases were in agreement about how much could be spent without a discussion. These couples discussed large purchases together prior to spending their money. Those couples who discussed planning were also in agreement and talked positively about long-term financial planning decisions. Communication was talked about by couples in this category who generally stated that financial communication was open and financial issues such as budgets were discussed candidly. Category A Couples talked about having compatible spending styles, agreeing about what to spend money on, and agreeing on spending limits. Saving was only discussed by few; however, those who did comment stated they have saved for retirement or major purchases.

Summary. Managing and debt were talked about by the majority of respondents in this category. Couples discussed different strategies for financial management but did

not report any conflict in this area. Each couple who talked about debt expressed the desire to minimize and have as little as possible or none at all. Some discussed not carrying a credit card balance. Still others explicitly stated they had paid off everything and currently had no debt. Other financial topics were discussed as being positive and none caused problems for couples in this category.

Couples in Category B

The top two pervasive themes among this group based on the number of participants who commented were also managing and debt. Thirteen out of the 18 (72%) people in this category talked about managing their finances in response to questions on the questionnaire. Twelve out of 18 (67%) respondents talked about debt. Again, responses were positive and suggested that financial management and debt were not problem areas for these couples (see Appendix L). Quotes from category B Couples are provided to illustrate the two major themes.

Managing. Category B Couples also talked positively about having one primary financial manager. Couple #2 wife stated, “My husband now takes care of all the finances” and the husband stated, “I have taken the lead on working out what we can do financially, always mindful of what my wife prefers.” Couple #11 wife said, “[Husband] has always paid the bills, insurance, etc. but he keeps me informed” while the husband said, “I have always paid the bills and kept up on insurances and investments.... She has always wanted me to take the lead on the financial matters but I really try to get her informed and involved.”

Two couples specifically commented on managing finances together. One couple talked about taking turns being the primary financial manager. Couple #21 wife said, “We try to manage our money together” and the husband said:

We have a system set up we’ve both agreed on as far as a monthly budget and we try to live within that budget. I’d say that [wife] is mostly in charge, but it seems like she’ll get tired of managing the money and I’ll take over until I get tired of it, and it goes like that back and forth.

Finally, Couple #23 wife discussed managing finances together saying, “We both have equal access, both pay bills because each of us was not working and so that became that person’s job” and the husband said, “We manage our money well. Our bills are paid.”

Debt. Most couples in this category talked positively about debt and described having little or no debt. Couple #8 wife said, “Personally, we have very little debt. Don’t like it.” Both spouses in Couple #11 discussed having no debt, “We have no debt and hope to keep it that way” (wife) and, “We have absolutely no debt, even that wasn’t a joint decision” (husband). Couple #21 wife stated, “We do not have any credit card debt. Our car is paid off. We do have a small student loan that we hope to pay off as quickly as possible” and the husband said, “Right now we don’t have any debt, except one semester’s worth of school loans.”

Two individuals revealed struggles with debt. Couple #2 husband stated, “We have almost always had some debt beyond the house mortgage. Three times we have taken out a second mortgage, electing to live higher at the time, with confidence in the future.” Finally, one couple talked about drawing from savings to avoid going into debt. Couple #34 wife said:

We both agreed long ago (probably without even discussing it) [that] debt was not a good thing. The one time we came close to it, we pulled from savings

(daughter's wedding expenses). Didn't help bottom line but saved our sanity level. We both know that we love to spend/invest. If we didn't have to help out our daughter's family every now and then, we would have more to be frivolous with (if we could figure out how to be that way).

Other financial topics. The remaining themes were also generally discussed positively. Thus, there was not one or the other that stood out as a problem area for these couples. Spending and saving were each discussed equally by five out of the total 18 (28%) individuals in this category. Discussing major purchases and planning were each discussed by three of the 18 (17%) respondents. Finally, two respondents discussed living within means (11%) and two discussed communication over financial matters (11%)

Category B Couples were generally positive in response to financial issues. Spending was talked about by a few couples as an area that caused conflict. However, a greater amount of couples said spending was not an issue they disagreed about. Couples who discussed saving did not say that it was an area of disagreement; the few who talked about saving mentioned retirement and future goals. Major purchases caused conflict for only one couple in this group who discussed home remodeling. The majority stated they agreed to talk about purchases prior to making them. Planning for financial matters was discussed as a tool that helped couples come together about financial goals and prepare for the future. Couples who talked about planning were also in agreement. Likewise, the couples who discussed living within means were in agreement about their standard of living. Not spending money couples did not have was something they agreed about. Those who commented on communication talked positively about discussing financial issues openly.

Summary. Managing and debt were again discussed by the majority of respondents. Managing finances did not cause disagreements among these couples. Much like category A Couples, they had identified a system that worked and was not a source of stress. Category B Couples were also in agreement about debt. Only two discussed ever having a problem with debt, and each couple who talked about debt felt strongly about paying it off or having very little. While more than category A, very few couples in this category discussed disagreement about financial issues.

Couples in Category C

The topics with the two highest percentages discussed among these couples were again managing and debt, however, spending and communication had the same percentage responding as debt. Therefore, there was a three-way tie between debt, spending, and communication over finances for the second most pervasive theme in this category. Thus, quotes are provided from four pervasive coding categories among C Couples. Twenty-three out of the total 30 (77%) people in category C specifically discussed managing their finances. Debt, spending, and financial communication were each discussed among 14 of the 30 (47%) total respondents in this category.

Similar to the first two categories, managing and debt were discussed positively among category C Couples. Neither of these financial topics caused conflict for the majority of respondents in this category. Financial communication is also mentioned as being positive. Contrary to either of the two previous categories, spending is mentioned as a problem area for these couples (see Appendix M). Quotes from the applicable categories within the qualitative research are provided to illustrate this finding.

Managing. Similar to couples in categories A and B, category C Couples discussed having one primary financial manager. Couple #3 wife stated, “I keep track of the finances, pay the bills, and do the shopping,” and the husband said, “My wife is in charge of finances, banking, etc. I must say that my wife has done an admirable job of handling the finances.” The wife of Couple #15 said, “My husband pays most of the bills now as he is better with numbers than I am.” Couple #40 wife stated:

All money is joint. There is no his or her money. We do share some management—I pay bills, make most household purchases. [Husband] watches over retirement investments.

Couples also talked about having a primary financial manager but making financial decisions together. Couple #16 said, “I handle the finances, paying the bills and keeping the records. We sit down at the beginning of each month and make money decisions together” (wife) and, “[Wife] is the accountant and keeps the checkbook but we both use the MasterCard credit card.” Couple #10 wife also commented on managing finances together saying, “We manage money now by being open about our financial status.” Two couples describe reasoning for having only one financial manager due to lessons learned from past financial management difficulties. Couple #27 wife said, “I have so little money sense that I rely on my spouse. That is pathetic, I know, but math or economics were always mysteries to me.” The husband of Couple #40 recalled a similar experience regarding financial management:

Early on I fell behind in the bills and [wife] felt uncomfortable and asked to take over the bills. [Wife] also takes care of the everyday finances. This arrangement has provided more balance . . . my nature is to minimize time with money and financial planning.

Another set of couples described how they work together with financial management matters. The husband of Couple #27 said, “I tend to pay the bills but my wife has her own checking account and is in charge of it.” Couple #33 said, “I do the day-to-day record keeping, but no one is in charge,” (wife) and, “All our money is pooled in one source and allocated on a need basis. There is no his or hers, only ours. [Wife] is in charge of the day-to-day allocation of resources,” (husband). Couple #39 wife said, “While I balance checkbook and write out checks to pay bills, he does taxes, plans for insurance, and investigates and arranges for investments, though with consultation with me,” and the husband said, “[Wife] takes responsibility for the regular paying of bills. We have been very fortunate financially and sufficiently responsible to avoid serious financial problems.”

Debt. Some couples described the importance of paying off debt. Couple #3 stated, “We paid off our mortgage as fast as we could and always pay our credit card bill in full each month. Once we even paid cash for a new car” (wife) and the husband said, “We have few debts, as everything is paid off at this time!” Couple #33 wife said, “Since taking Dave Ramsey Financial Peace University course, we are making a concerted effort to ‘dump debt.’”

Some couples had little or no debt. Couple #18 said, “We don’t have ANY debt other than the house and the vehicles. It makes life so much easier.” Couple #19 wife stated, “We both are uncomfortable with debt—so we keep that limited to our car and mortgage.” Both spouses in Couple #22 commented on debt, “We try not to have any debt. Keep credit cards (2) paid up” (wife) and, “We’re careful not to get into unmanageable debt” (husband). Couple #31 wife said:

We were raised in farm families who seldom borrowed money. The only indebtedness we have incurred has been a mortgage on our home. We also borrowed money to purchase a quarter of land from [husband's] grandmother. The other land we purchased was paid for from the farm income (five quarters). We use a credit card only for convenience and the bill is paid in full each month.

Couple #38 husband stated, "We try to avoid consumer debt outside of a vehicle and home. . . . our common goal is to avoid and eliminate debt!"

Finally, debt caused a problem with two couples who did not agree on amounts of debt to incur. Couple #15 wife reports, "We have more debt than we should. We are trying to avoid any future debt and pay off what we have." Likewise, couple #40 husband said, "I am willing to take on more debt, [wife] feels uncomfortable with debt."

Communication over finances. Couples describe how they communicate together about financial management. Couple #15 said, "We sit down and talk about things of money matters together" (wife) and, "We have learned to work out our financial situations together by talking over our finances together" (husband). Couple #38 wife said, "We talk over the budget all of the time when he gets a raise, or we get a tax refund, and are in agreement over where the money will go after we discuss it."

Some couples talked about how they resolved conflict over financial issues. Couple #3 husband said, "If we have a conflict we talk it over and resolve it." Couple #16 wife said, "We are better now than in our early years of marriage at discussing how much we will give to what charities besides our church." Couple #40 wife said, "With kids gone, things are easier and we are able to talk openly and come to agreement."

Spending. Spending money was an issue couples in this category argued about. Couple #3 wife said, "My husband doesn't like spending money on the house. He doesn't think we'll get it back when we sell our home as we live in a small town. I want

to fix up the house for my comfort and wants.” Couple #16 wife stated, “The only area [where] we have sometimes had a disagreement is the amount we spend for gifts for our family and the amounts we give to our church and various charities.” Couple #16 husband commented on the same spending issue: “If we are to make a gift of something or someone, we each think of an amount and then resolve the matter.” Couple #18 wife said, “I tend to go over budget on groceries, kids stuff, and gifts and that will start a few arguments.” Couple #40 wife commented, “Disagreements are around: I’m more of a saver, [Husband] will spend on say a trip before exploring our savings. He loves books and buys almost every week. When we were raising kids I got angry because money was scarce.”

Some positive aspects of spending were mentioned among this couple category. For example, the importance of not overspending and conservative spending practices is emphasized in the following couple’s responses. The husband in Couple #6 comments, “She never overspends. Has my complete trust.” Couple #10 husband said, “When money is scarce, we both quit spending until payday.” Couple #33 husband said, “We try to be conservative in our spending.” Couple #38 husband describes giving each spouse a personal allowance to spend without having to discuss with each other:

We have both had some pocket money from each check that is not part of the budget which gives each of us some financial freedom. . . . (my dad gave me this advice when we got married) and it relieves some of the natural stress.

Other financial topics. The less dominate coding categories were: planning (17%), discussing major purchases (13%), saving (13%), and living within means (10%). Each of these areas were discussed positively among couples in this category.

Category C Couples were generally positive about these less pervasive financial topics. Planning did not cause conflict for category C Couples. Those who talked about planning with regards to finances said they had a plan for their financial future and that they were in agreement. Major purchases did not cause conflict and the couples in this category who talked about it were in agreement about discussing prior to purchasing. Saving was rarely discussed among these couples, however, a few discussed worrying about investments or saving for retirement. The couples who discussed living within means were always in agreement about spending less than they made.

Summary. Category C Couples had some similarities and some differences from the two previous categories. Similar to the other two categories, managing was not an area that caused conflict. Most couples in category C had discovered a money management technique that they agreed upon. Debt was a pervasive theme and all but two couples in this category stated that they agreed about having few debts and paying off debt as quickly as possible. Communication over finances was addressed more frequently by these couples than by couples in the other two categories. They discussed talking through financial disagreements and resolving conflict. Different from the other two categories, spending was a financial topic that many category C Couples disagreed over. Some mentioned disagreement over what to spend money on; others discussed disagreeing about the amount to spend on certain purchases. One couple explicitly mentioned disagreeing because one spouse was a spender and one was a saver which caused negative interaction in marriage. More than the other two categories, couples in category C discussed disagreeing over specific financial topics. Spending was a particular issue that caused disagreement among spouses in category C.

Research Question Three: Is There A Connection Between the Way Self-Identified, Happily Married Couples Talk About Conflict with Finances and How They Talk About Conflict in General?

After the previous analysis, each couple in the corresponding category (A, B, or C), was then compared to their answer on a separate question about how they dealt with conflict in marriage (Question #33). Data results from the third and final research question provides a description of trends rather than explicit findings. Responses from each of the three coding categories (A, B, and C), from the specific survey question about conflict are provided to report findings only and do not claim a significant relationship.

Couples in Category A

Responses to the conflict question among category A Couples include both positive and negative responses. Some couples reported that they do not fight. For example, couple #4 wife said, “We don’t ever fight. When we have conflict, we work it out quickly. Neither of us likes contention.” Couple #4 husband gave a similar response, “I don’t we are so well “yoked” that seldom is there a reason to feel bad. I also learned a long time ago to blame the situation rather than my wife. This helps me see things in a much better light.” Couple #28 wife said, “I don’t fight. That doesn’t seem like it would solve anything. I’m very good at just taking it not that personal. I feel it’s just that moment and not worth getting upset.” Couple #28 husband said:

We really don’t fight. We may have words but it is always in the moment and we deal with it then and move on. The strongest words my wife has ever said to me were “Shut up!” and that was the 23-mile-mark of a marathon when I told her she was on her way to a personal record.

Some couples described the process they go through when dealing with conflict in marriage. Couple #12 wife said, “I usually get quiet and back up—not really withdraw, just take five and reassess the situation, my attitude, and perspective. After a while neither of us can stand being angry with each other for long.” Couple #12 husband said:

When we do have a conflict, my reaction is to find support for my issues in a way to try to convince my wife to see things my way. My wife usually will be willing to talk through things after she takes some time to think through her feelings. We have always been able to talk through the issues then forget the problems.

Couple #24 wife stated:

We are silent mostly. We don’t have really any heated arguments—we’re rather quiet and talk it over after when it’s resolved inside and we can talk constructively with each other. I can tell when he’s mad at me but he never bawls me out.

Couple #24 husband said, “Angry words said in haste can’t be withdrawn so why say them to begin with. I would get silent and unhappy and miserable. But then we make up and go on.” Couple #26 said, “Get over it. Always say you’re sorry before going to sleep” (wife) and, “Cool off, then talk things over” (husband). Couple #32 wife said, “I try to get my husband to sit down and talk about issues to bring them to an acceptable conclusion. We’ve never fought with each other; it’s just not our nature to do so” and the husband responded, “I generally try to avoid conflicts. I’m still working in this area but we work through them together.”

Some category A Couples discuss never having conflict while some discuss a process they use to resolve conflict when it arises. They use words like seldom, talk, compromise, and respect when describing conflict management. Findings from this

portion of the analysis may suggest that these couples have learned how to deal with conflict together no matter what the topic of the argument.

Couples in Category B

Responses to the question about conflict among category B Couples are provided next. Some couples in this category also talked about not fighting or having conflict.

Couple #8 wife said:

We rarely have conflict. If we do we communicate each other's point of view. I always ask myself this question: is this really important? If not, why not let [husband] have his own way. I will support him. Equally, he does this for me.

The husband of Couple #8 however, described the process they follow when they have conflict:

We have been able to deal with areas of conflict positively. I gave an example of creating a script to follow whenever a repetitive argument would arise. By doing that we are able to get rid of the issues that cause a fight.

Other couples also discussed the process they follow when conflict arises. Couple #23 wife said, "We've come to realize that we each have different needs—I need time and space and he needs resolve. So, after I get my time and space, we resolve the issue peaceably." Couple #23 husband said, "We walk away until we can discuss the issues calm and rationally." Couple #29 said, "Discuss—try to persuade, compromise, never go to bed angry" (wife) and, "When you are married, disagreements are discussions. We compromise" (husband).

Most of the category B Couples discussed the process they used to handle conflict, similar to some of the couples in category A. Conflict was slightly more pervasive than the previous category and there were some who used more intense

language when describing conflict such as: “we holler at each other,” “raising of voices,” “flying off the handle,” and “I usually blow up for about thirty seconds.” They also use words like patience, negotiate, and compromise. Findings from this portion of the analysis may also suggest that these couples have also worked out a process to manage conflict regardless of how often and severe the argument.

Couples in Category C

Finally, responses to question #33 about conflict in marriage among category C Couples are provided. Some couples recorded dealing with arguments. Couple #6 said, “We argue and disagree but we try to stay civil and respectful. Mostly we compromise” (wife) and the husband said, “I give in.” Couple #10 wife said:

Sometimes we lose our temper and have to have time outs. After a reflective period, we sit down and talk it out. We are quick to apologize and do not place blame on the other. Most of our conflicts are over the children’s problems.

Couple #22 wife stated, “I fight and yell and argue. That’s the way I was raised. Used to make me angrier when he wouldn’t argue” and Couple #22 husband said:

I bite my tongue and try to remain calm because I feel that getting angry and yelling just aggravates the problem. My wife used to become very upset when I wouldn’t fight with her but she has come to accept that fighting is not my way of resolving problems.

Couple #40 husband talked about his experience with conflict growing up:

Conflict is difficult for me. My parents did not model conflict well. In general, they did not express their differences in front of the family of three boys. Often, when there is conflict, I feel responsible and neglectful. Over the years, I have learned to be proactive, initialing and taking responsibility for my role in the conflict.

Category C Couples are similar to the other two categories because they also discuss processes they have developed to deal with conflict when it arises, however,

conflict is more apparent and pervasive. Unlike the other two categories, category C Couples use stronger language to describe conflict in marriage. Some couples discuss loosing tempers and having time outs, fighting, yelling, shutting down, and raised voices. Findings from this part of the analysis also reaffirm that category C Couples have discovered a process to deal with conflict, and that their conflict seems to be more evident than the previous two categories of couples.

Summary Statement

Classifying the 40 couples in this subsample into A, B or C categories helped to determine degrees of agreement among participants. The researcher was able to evaluate specific financial topics and the role they played in causing conflict for happily married couples. The degree to which couples agreed over financial issues was different for all three categories; however, the topics that were mentioned most often by couples were similar.

Coding each group of couples (A, B, and C) separately showed that managing money and debt were two financial topics that were discussed by nearly all participating respondents in each of the three couple categories. The other categories: financial communication, major purchases, saving, living within means, and planning were neither as pervasive nor significant sources of conflict for couples. Financial communication and spending were dominant financial topics among category C Couples only. Spending was the only financial topic described to cause conflict and applied only to category C Couples.

For example, management was talked about by all 40 couples; however, they discussed positive aspects of money management and did not say that this topic caused conflict. Likewise, almost every couple talked about debt but the vast majority did not say it was a source of disagreement; rather, they agreed about debt thus, it did not create an argument. Communication over finances was discussed more frequently among category C Couples than the other two groups. Spending was talked about throughout the categories but C Couples talked the most about having disagreement over this financial topic. Major purchases did not create problems for couples because they were in agreement about discussing them in advance as well as how much to spend before consulting each other. Every couple who discussed living within means talked about being in agreement about not spending more than they could afford. This was not an area that caused disagreement for couples. Planning was also discussed positively as those who talked about it expressed having put thought into their financial future. Finally, the topic of financial saving was discussed the very least across all of the three categories.

With regard to the last research question, one out of 32 (3%) category A Couples used negative language when describing conflict. Five out of 18 (28%) category B respondents used negative language when describing conflict. Category C had the most respondents, 14 out of 30 (47%), used negative language when describing conflict. Thus, the degree of negative conflict seems to gradually increase among each of the three couple categories. Still, almost every respondent commented on a process they use when a conflict occurs which suggests that these couples have learned how to manage conflict regardless of the topic (see Appendix N for a figure depicting the findings).

Table 10 displays the demographic breakdown between each of the three couple categories: A, B, and C (see Appendix O). Category C Couples made an average of approximately \$2,000 less than category B Couples. Category B Couples made an average of about \$2,500 less than category A Couples. However, the income range was positively related to the amount of conflict each couple category experienced. For example the highest income category A Couples reported was \$180,000. Category B Couples reported \$250,000 and category C Couples reported \$300,000 as the peak of the income range. The average number of years married was also positively related to the amount of conflict couples experienced. Category A Couples were married an average of 32 years, category B Couples were married an average of 36 years, and category C Couples were married an average of 38 years. Thus category C Couples, couples who disagreed over financial issues, experienced the most conflict, had the highest income ranges, and had been married the longest.

Family Strengths Framework

These findings support the use of the family strengths framework which suggests that strong families and couples are committed to manage conflict positively and openly communicate with one another. The majority of couples in the sample talk about processes they used to manage finances and conflict in marriage. The focus on process coincides with the framework which states that function is more important than structure for success of the couple or family. Recognizing that families have strengths rather than focusing on problems is another focus of the framework. Couples in great marriages have strengths which are apparent in the findings from the data analysis. The family

strengths framework is appropriate for this study because couples in great marriages have many similar qualities and help to illustrate a path for others to follow who desire great marriages.

CHAPTER V

DISCUSSION AND CONCLUSIONS

Overview

The current study sought to explore the financial management practices and conflict styles of couples in great marriages from a strength-based perspective. Other researchers have done qualitative work about couples in great marriages with a focus on strengths (DeFrain & Asay, 2007; Olson et al., 2008; Schwartz, 1994; Wallerstein & Blakeslee, 1995), but none with as much emphasis on finances and conflict. The GMRS was conducted from a strength-based perspective asking for couples to participate who felt they had happy, strong marriages. These couples are considered the experts on how to achieve great marriages because they have cultivated a great marriage for themselves. Participants were asked to share comments with researchers on a myriad of topics related to marriage, including financial management, and were willing to share the story of their marriage journey.

The general research question asked: “What are the financial practices and conflict management styles of couples in great marriages?” The first research question addressed was: “To what degree do self-identified, happily married couples agree over financial issues?” The second research question asked: “How do couples in self-identified, happy marriages talk about finances based upon their degree of agreement?” The third research question stated: “Is there a connection between the way self-identified, happily married couples talk about conflict with finances and how they talk about conflict

in general?” Results suggest that there is a relationship between these two topics.

Specific components of the relationship will be discussed throughout this chapter.

In answer to the first question, to what degree do happily married couples agree over financial issues, the results of the current study indicate that even couples in great marriages have different degrees of agreement over financial issues. Couples were grouped into three categories (A, B, and C), based on their degree of agreement over financial issues. For example, some couples did not have arguments over finances and were grouped as category A couples. However, for some couples, each spouse had a different perception about financial management issues and were identified as couples in category B. Further, some spouses both indicated disagreement over finances and were identified as couples in category C.

In answer to the second question, how do couples in self-identified, happy marriages talk about finances based on their degree of agreement, the results of the findings suggest that when asked about financial issues in marriage, couples across all categories specifically discussed eight financial topics: spending, managing finances, communication about finances, debt, major purchases, saving, living within means, and planning. Results further revealed that primarily, across all three categories, managing finances and debt were not issues with which these couples struggled. Thus, couples were in agreement about managing and debt with regards to finances. The only area where couples described disagreeing about finances was with spending. Some couples were not always in agreement about what to spend money on or how much money to spend on particular items.

In answer to the third and final question, is there a connection between the way self-identified, happily married couples talk about conflict with finances and how they talk about conflict in general, the results of this study show trends between how couples manage finances and how they handle conflict based on the three categories A, B, and C. For example, couples in category C used harsh negative language when describing conflict. Category B Couples used less negative language and category A Couples used even less.

The combined findings from each of the three research questions provide support for past research about couples and money. Further, these findings expand existing knowledge in the literature on the topic of the financial and conflict management practices of couples in great marriages. Findings consistent with existing research as well as new findings will be discussed followed by implications for extension education, limitations of the current study, and suggestions for further research.

Findings Consistent with Existing Research

Finances

The Family Stress Model suggests that economic pressure increases marital stress which decreases marital satisfaction (Conger et al., 1999). Research regarding the Family Stress Model has shown financial strain can disrupt the well-being of a marriage relationship as economic strain can decrease warmth and supportiveness and increase hostility between spouses (Conger et al., 1990, 1999; Dew, 2009a; Gudmunson et al., 2007). While the current study supports that literature, it also suggests that even though couples might have experienced some disagreement and conflict, they appear to be short-

lived because they have developed a process to resolve conflict—no matter what form (Gottman, 1994; Jenkins et al., 2002). Since couples have self-identified as having great marriages, the negative long-term impacts on these couples' marriages appear to be minimal. Couples in the GMRS talk about how wonderful their marriages are throughout the questionnaire.

The eight financial categories that were evident among the entire sample of 40 couples were: spending, managing finances, communication over finances, debt, major purchases, saving, living within means, and planning. These eight topics are consistent with previous research conducted on couples in great marriages (see Skogrand et al., in press). These eight topics are found in other studies (see McConocha et al., 1993; Nyman, 1999; Olson et al., 2008; Williams, 2008) and are consistent with existing literature.

One clear finding among this sample of couples with great marriages involved the day-to-day practices of managing the finances. Findings from the current study support existing research on this topic (see McConocha et al., 1993; Nyman, 1999; Skogrand et al., in press). Almost every couple commented about financial management practices, thus, it was a pervasive trend for all three couple categories. This task was not an issue that caused conflict for the great majority of these couples who agreed on which spouse managed the finances based on skill, desire, or time. Possible reasons for this dominate finding apparent throughout each couple category may be because the sample was so highly educated and income levels were high. Perhaps another reason for such a high response rate about managing was because one question on the questionnaire that asked specifically about finances in marriage explicitly asks, "How do you manage money?"

The findings from the current study support existing literature as these couples did not have problems with debt and reported having great marriages. Previous findings (Dew, 2008, 2009b; Olson et al., 2008; Skogrand et al., 2005) have found couples who have debt also have lower levels of marital satisfaction. No conflict over debt supports scholars' findings that couples with less debt are happier in marriage than couples with a debt burden.

In the current study, one spouse was typically in charge of the day-to-day financial management and couples had developed a system for the day-to-day management of their finances. Previous research findings report couples had a systemized way of managing money and that one spouse typically managed the finances (Muske & Winter, 2001; Skogrand et al., in press). Thus, the findings of this study are consistent with the existing literature. There were no apparent trends regarding which spouse was more frequently the money manager. There were also no apparent trends about joint or separate accounts. Rather, it was evident that these couples had discussed and communicated about how finances would be managed in their marriage.

Conflict

According to Stanley et al. (2002), negative conflict resolution styles can relate to lower quality relationships and an increased risk for divorce. The current study's findings help reaffirm that *how* couples argue is more significant than *what* they argue about (Fincham, 1999; Gottman, 1994; Jenkins et al., 2002; Stanley et al., 2002). For example, category C Couples used more negative interaction styles when dealing with conflict. This group talked about hollering, yelling, crying, slamming cupboard doors,

and losing tempers. In contrast, category A and B Couples did not use such intense language.

New Findings

Although findings on debt support existing research, they are also new in that debt was a pervasive financial topic described positively for the couples in this sample across all categories. Participants all felt strongly about having little or no debt and were likewise in agreement. Typically, studies that report findings about couples and financial management report debt as a major stumbling block and an area causing decreased marital satisfaction (Dew, 2008, 2009b; Drentea, 2000; Olson et al., 2008; Skogrand et al., 2005). Couples in the GMRS, however, agreed about placing limitations on debt which may have contributed to their marital satisfaction over time. The fact that debt was *not* a problem couples in this sample experienced suggests that couples who strive for great marriages should also set a goal to keep their debt burden low and support each other in that decision.

Another major finding unique to this study was that couples who talked about financial disagreements, predominantly category C Couples, specifically described problems with spending. Spending was the only area among the eight total financial topics discussed that the majority of couples in any category described struggling with. While even couples in category C agreed on managing finances and debt, spending was an issue with which a majority of couples in this category disagreed. Some did not agree on what to spend money on or how much to spend or struggled because one spouse was a saver while the other was a spender. The other areas, managing, communication, debt,

major purchases, saving, living within means, and planning were not as problematic and were truly strengths for these couples. For couples to discuss that spending money caused disagreement or conflict suggests that values and attitudes about spending money are more important for marital success than day-to-day financial management skills (see Mellan, 1994).

A third finding indicated that saving was rarely mentioned among each category of couples with great marriages, although it was discussed in a positive light. One might speculate that the importance of having little or no debt or choosing to live within their means may mean that these couples tended to save more of their money. Further research is needed to understand more about the saving habits of couples in great marriages.

One surprising finding was that communication was not a pervasive financial topic for the majority of couples who talked about finances. This may be due to the fact that the questionnaire asked specific questions about communication only, therefore, when couples responded about financial matters they felt they had already addressed the communication issue. Due to the fact that couples were so overwhelmingly positive when discussing finances, one may speculate that these couples communicate well regarding financial issues. However, further research is needed to understand more about how couples in great marriages communicate about financial issues.

The connection between how couples in each of the three categories talked about finances and how they managed conflict or fight is another new finding. Couples who stated they never had a financial argument (category A Couples) also had little negativity when discussing conflict in general. It is not that these couples never experienced conflict about anything; rather, they did not use negative forms of conflict resolution.

However, couples who were not always in agreement about financial issues (category B and C Couples) used more negative language when describing conflict in general. Their conflict resolution styles were obviously more negative. It would be intriguing to further research the connection between financial agreement and conflict resolution styles among couples in marriages that are not strong.

Finally, the demographic breakdown of the couples in each category suggests that while there was not much difference in the education levels between each category, there was a difference in the income levels and number of years married. Category C Couples had a higher range of income (\$14,000-\$300,000) and were also married longer than either category A or B Couples. This may suggest that even couples who have been together for a long time and are making large amounts of money can still struggle with conflict over finances.

Implications for Extension Education

When discussing how couples managed conflict or fight (question #33) the majority of couples described a process they had developed to deal with conflict. Teaching couples a method to recover from conflict involving finances would help reduce the negativity that may lower marital satisfaction. Teaching a process to deal with conflict when it occurs would be particularly beneficial because it would teach relationship skills that would apply to any source of conflict, not just financial. Findings in the article by Skogrand et al. (in press) also support a need for couples to learn conflict resolution that could then apply to financial conflict. These authors also suggest that relationship or marriage education and financial education go hand-in-hand. The current

findings also support this view. This notion is opposite from the idea that educators and councilors should specifically focus on teaching couples financial management skills in hopes to diminish financial conflict when they are disagreeing over financial issues.

This finding may imply that Extension educators should focus on educational programming that would teach couples a process to deal with conflict when it occurs, through couple education, which, in turn, will help them manage conflict with finances. County Extension agents may work with Extension specialists to write curriculum and develop a couple relationship education series applicable to meet the needs of the particular demographics within each county. For example: culturally appropriate educational programming for the Latino community, or educational programming focused around the needs of newlywed couples, or educational programming focused for a low-income population.

Findings from this study also suggest that financial education center around values, habits, and attitudes about money rather than specific financial processes. For example, couples in the current study were able to develop a system of financial management that fit their needs; however, spouses did not always agree on what those needs were when it came to spending money. The verbiage couples in great marriages used to describe how they disagreed over financial issues suggests that educators could teach more about money habitudes, habits and attitudes surrounding money, rather than specific financial practices (see moneyhabitudes.com). In other words, focus less on skills to managing money such as budgeting and tracking expenses, and more about how differences in money personalities including spending habits can create disagreement in marriage (Mellan, 1994).

Limitations

Due to the nature and methodology of qualitative research, the findings are not generalizable to the entire population. Although participants represented 29 different states, they represented a very specific demographic in that they were all highly educated, European Americans with relatively high incomes. Couples in this sample had also been married a long time and many were in the later years of their life. Years of learning how to interact with each other, solve problems, manage crises, and deal with financial challenges have made this sample unique which makes it difficult to speculate about couples who have not been married as long.

The self-selected nature of the volunteers also presents a bias. Volunteering couples had to be willing to fill out a 31-page questionnaire, thus, some couples who volunteered initially may have dropped out once they realized the time required to participate. The amount of writing involved may have been another deterrent for those less well-educated which could explain why the sample was so highly educated.

Implications for Further Research

After reviewing the findings one may ask whether the results are unique to couples in great marriages. What about couples who are struggling and have more challenges and fewer strengths? One possibility for future quantitative research would be to create an inventory using the eight financial topics from this study to further verify which specific areas create conflict in marriage. For example, we learned very little about saving. What role does saving play in couples' financial management? How

prepared are couples in great marriages for retirement? The same is true for financial planning. The current study did not provide much information about this topic specifically and it would be helpful to know more. A financial topic inventory using the eight financial topics from this study could help shed light on these questions.

Another implication for future research would be to compare the results from this sample of couples with great marriages with couples who do not consider themselves to be in great marriages. Comparing results may shed further light on which financial difficulties create the most conflict in marriage, or which couple relationship issues impact financial difficulties.

Further, there are questions one might ask such as: How would low-income couples respond to this questionnaire? How would newly married couples respond? How would African American, or American Indian couples respond? These are all questions for future research.

Concluding Remarks

Regardless of the limitations of the current study, it was a beneficial undertaking to analyze data about finances and conflict of couples in great marriages. This research contributes to the literature by suggesting that even couples in great marriages have varying degrees of agreement about financial topics. Topics that are pervasive and caused problems do *not* include debt or day-to-day management of finances; rather spending created more disagreement for some couples. Finally, there is a trend suggesting that couples who disagree more intensely over finances also use more negative conflict management styles. The current research project also suggests that

conflict management skills are vital to couples in great marriages and should perhaps be the focus of education rather than teaching specific financial management skills in hopes to curb conflict over finances for couples. Financial educators and marriage and couple relationship educators should work together for the benefit of couples dealing with relationship or financial issues. The implications for education suggestions for further research related to the findings will give all couples tools to create their own great marriages.

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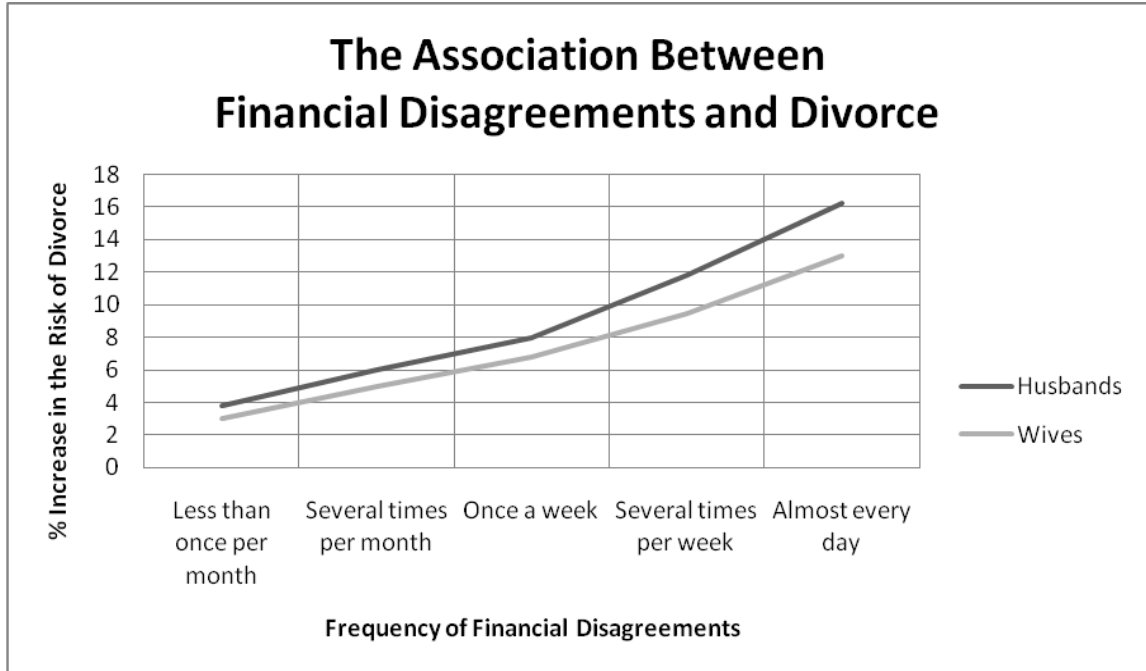
Zagorsky, J. L. (2003a). Marriage and divorce's impact on wealth. *Journal of Sociology*, 41, 406-424. doi:10.1177/1440783305058478

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APPENDICES

Appendix A.

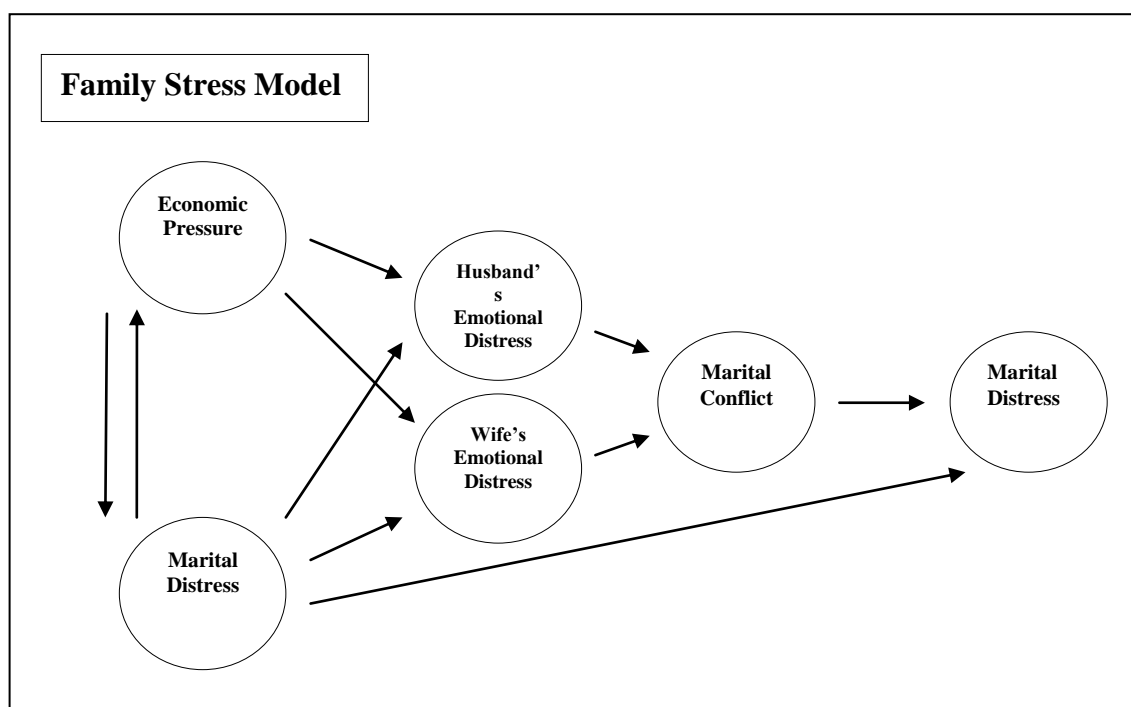
The Association Between Financial Disagreements and Divorce



Data in Figure 1 are from Wilcox, W. B., Marquardt, E., Popenoe, D., & Whitehead, D. (2009). Social indicators of marital health and wellbeing: Trends of the past four decades. *The State of Our Unions* (pp. 63-73). Charlottesville, VA: The National Marriage Project. Retrieved February 10, 2010, from <http://virginia.edu/marriageproject>. Copyright 2009 by W. Bradford Wilcox. Reprinted with permission.

Figure 1. The association between financial disagreements and divorce.

Appendix B.
The Family Stress Model



Family Stress Model of Economic Pressure and Marital Distress; Conger (1999)

Figure 2. The Family Stress Model.

Appendix C.

Letter to Research Participants



February 7, 2005

Dear Family Life Editor:

I am beginning a new research project at Utah State University about *Great Marriages*, and would appreciate your help by publishing the enclosed news story.

The purpose of this study is to better understand how couples develop highly-successful marriages, and the qualities of those marriages. A diverse sample of several hundred couples is being sought with the help of the media around the U.S. I am looking for couples who perceive they have a strong, satisfying, happy, high-quality relationship with each other. I will send them a questionnaire in order to gain an in-depth understanding of highly-successful marriages. The findings will be used for Cooperative Extension program development in Utah and nationally, and educational efforts to improve the quality of marriages.

The questionnaire has both open-ended questions and closed-end questions. The open-ended questions will be analyzed using qualitative research methodologies. I would be happy to send you a copy of the instrument, if you would like to see it. The questionnaires take couples anywhere from an hour to three hours to complete and can be mailed to us in a postage paid envelop. I encourage couples to keep the original questionnaire as an important document, a self study of their marital relationship to date and encourage them to make a copy and send it to me. The information in the questionnaires will then be analyzed, seeing what we can learn from each couple individually, and from the couples as a group.

All the couples in the study are volunteers, and so I need to get the word out. Your newspaper is an excellent resource for research using this type of methodology. I would appreciate it if you could help in the efforts to learn more about *Great Marriages*.

I would be pleased to answer any questions you might have, and would also be available for an interview on the topic of *great marriages*. I have 30 years of experience in the family field and have co-authored two books and many professional articles on family issues.

Sincerely,

Linda Skogrand, Ph.D.
Principal Investigator
Assistant Professor and Extension Family Life Specialist
Office: (435) 797-8183
E-mail: Lindas@ext.usu.edu

Appendix D.

Press Release

FOR RELEASE ANYTIME

Great Marriages Needed for Research Project

Logan, Utah and Lincoln, Nebraska – Couples who believe they have a *Great Marriage* are needed for a new research project at Utah State University and University of Nebraska, Lincoln. This research is being conducted by Dr. Linda Skogrand at Utah State University and Dr. John DeFrain at the University of Nebraska, Lincoln. Dr. Linda Skogrand, Extension Family Life Specialist said, “We need the help of several hundred couples nation-wide to tell us how they have created a strong, satisfying, happy, high-quality relationship.” Dr. DeFrain added, “The folks who have great marriages are the experts. We need to learn from them how they did it.”

The research will be used for Cooperative Extension program development and educational efforts to improve the quality of marriages in our respective states, nationally and internationally.

Volunteer couples are encouraged to contact Dr. Linda Skogrand, via e-mail at Lindas@ext.usu.edu, by phone at (435) 797-8183 or by mail at the following address to receive a questionnaire:

Dr. Linda Skogrand
Utah State University
2705 Old Main
Logan, Utah 84322-2705

Volunteers will be sent a questionnaire to complete together and return postage-paid. Couples will be able to view the questionnaire before they decide to participate anonymously in the study or not.

The questionnaire consists of 46 open-ended questions about various aspects of a strong marriage, plus an inventory of couple strengths. The questionnaire takes anywhere from an hour to three hours to fill complete. The questionnaires will be analyzed seeing what the researchers can learn from each couple, and what can be learned from all the couples as a group. Couples are encouraged to keep the original copy of the questionnaire as an important document, a self-study of their healthy marital relationship to date, and something to be passed down to their children.

Over the past 30 years Dr. Skogrand and Dr. DeFrain have co-authored 17 books and a multitude of professional articles on family issues. They have both have a strong desire to enhance marriage and family life.

Appendix E.
Letter to Participants

Dear Participants –

The purpose of this study is to better understand how couples develop highly-successful marriages, and the qualities of those marriages. A diverse sample of volunteer couples, who perceive they have a strong, satisfying, happy, high-quality relationship, are being invited to participate in this study to gain an in-depth understanding of highly-successful marriages. The findings will be used for Cooperative Extension program development and educational efforts to improve the quality of marriages locally, nationally, and internationally

The questionnaire mainly consists of 46 open-ended questions, plus an inventory of couple strengths. I ask that you complete the questionnaire as a couple; there is a place for the husband and the wife to respond after each question. The questionnaire will take from an hour to three hours to complete. The completed questionnaire will be a *story* of each great marriage. You can choose not to answer specific questions and at any time you can choose not to participate in the study. If you choose to complete the questionnaire, you can then mail it in the enclosed post-paid envelope. The information you provide will be anonymous.

The stories will then be analyzed by the researchers. There will be an analysis of all the couples' stories as a group, seeing what general principles or themes can be ascertained from the group of couples.

In many previous studies using this type of approach, I have found that participants often gain a good deal of satisfaction in passing on to others what they have learned about life. In this particular study, your marital successes will be used as examples for others to learn from.

Risks involved are minimal, because you are volunteering for the study and can withdraw at any time. You are encouraged to contact me to ask any questions about the research you might have at the phone number listed below, and I will answer them honestly. I encourage you to keep the original copy of the story as a valuable document describing an important part of the life of your family. I do not ask for your names and identifying details which could identify you will never be used in any written or presented accounts of the research.

The results of the study will be published in journal articles, presented at scholarly meetings, and used in developing educational programs for couples and families. I have worked for many years with state and national professional organizations helping to strengthen couples and families, and the results of this study will be very influential in the creation of marriage and family programming.

If you have any questions concerning your rights as a research subject that have not been answered by the investigators, feel free to contact True Rubal, Utah State University Institutional Review Board, at (435) 797-1821.

Please send a copy of the questionnaire to me in the enclosed, post-paid envelope. By returning the questionnaire, you are indicating your consent to participate in our study.

Thank you for your kindness and your contribution to a better understanding of the creation of strong marriages in our country.

Sincerely,

Linda Skogrand, PhD
Assistant Professor and Extension Family Life Specialist
Principal Investigator
Department of Family, Consumer and Human Development
College of Education and Human Sciences
2705 Old Main
Utah State University
Logan, Utah 84322
Office: (435) 797-8183
E-mail: Lindas@ext.usu.edu

Appendix F.

Great Marriage Research Study Questionnaire

GREAT MARRIAGES: A QUALITATIVE STUDY

Questionnaire

Principal Investigator:

Linda Skogrand, Ph.D.
Assistant Professor and Extension
Family Life Specialist
Department of Family,
Consumer and Human
Development
Utah State University
Phone: 435 797-8183
E-mail: lindas@ext.usu.edu

GREAT MARRIAGES, PART I:

General Information

1. Your ages:

___ *her* age

___ *his* age

2. This is *her*:

___ first marriage

___ second marriage

___ third marriage

This is *his*:

___ first marriage

___ second marriage

___ third marriage

3. The number of years you have been in this marriage.

___ years

4. In your own words, please describe the ethnic/cultural group to which you belong:

_____.

5. Highest level of education you have achieved (please describe):

_____ *her* education.

_____ *his* education.

6. Are you in paid employment?

___ *husband*, yes

___ *husband*, no

___ *wife*, yes

___ *wife*, no

7. How many hours per week do you work for pay?

___ hours of *husband*

___ hours of *wife*

8. What do you call your job?

_____ *husband*
_____ *wife*

9. What kind of work do you do on your job?

_____ *husband*
_____ *wife*

10. Approximate yearly gross household income:

What percentage of your yearly gross household income does each partner contribute?

_____ % *wife's* contribution

_____ % *husband's* contribution

11. Age of children (if you are parents):

____ years

____ years

____ years

____ years

____ years

____ years

GREAT MARRIAGES, PART II

Open-Ended Questions

Three key points for couples to consider while filling out this part of the questionnaire:

- ***This questionnaire looks really long. But, on careful examination, you will see that I'm simply leaving you a lot of space to express your thoughts. Depending on how much time you wish to devote to the process, I am confident you can fill out the questionnaire in an hour's time up to three hours. Since this can be an important document for you as a couple to keep, I believe the time you invest will be well spent.***
- ***Answer questions without worrying about spelling, punctuation, grammar, or correct word usage. Just write freely. Tell me the story of your marriage in your own unique way. Also, add extra pages or write on the back of the pages if you need more space.***
- ***So that you don't influence each other's responses to the questions, I suggest that each of you to complete the questionnaire before you look at what the other person has written. After you're finished writing, I encourage you to enjoy discussing your individual perceptions about your marriage with each other.***

1. You have volunteered for a study of great marriages. Tell us about your great marriage. What's it like, and why is it so good? Is *great* marriage the best term for you? Can you think of a better one?

Her response:

His response:

2. Why did you get married?

Her response:

His response:

3. Please describe what you consider to be your *family* and the environment in which all of you live. For example, who are the members of your family, and how old are they? (Be sure to include yourself.) What does each family member do? Please describe the places in which your family members live, and how all of you fit into the larger community.

Her response:

His response:

4. Please describe the family you grew up in. How would you compare it to the family you are creating today?

Her response:

His response:

5. Beside the family you grew up in, are there other families you lived in before creating the relationship you are now in? (i.e., has either partner been divorced, widowed, and so forth?)

Her response:

His response:

6. How did you meet? Please tell the story. Was it love at first sight? Were you friends first, then lovers? Details, please.

Her response:

His response:

7. What were the qualities that attracted you to your mate? Are these qualities still important to you today, or has your thinking changed on all this?

Her response:

His response:

8. What was it, while you were dating, that led you to believe you would have a good marriage?

Her response:

His response:

9. How did the age at which you got married affect your marital relationship?

Her response:

His response:

10. Did you live on your own before marriage, or did you go from your parents' home straight to marriage with your spouse? Please discuss.

Her response:

His response:

11. Did you live together before marriage? If so, was this useful to do or not?

Her response:

His response:

12. It has been said that, "You don't marry an individual. You marry a whole family." Could you describe the ups and downs of blending two different extended families into one marriage. How do you get along today?

Her response:

His response:

13. What are the strengths of your marriage? Please list and write about each strength.

Her response:

His response:

14. What are the areas of potential growth in your marriage? In other words, what are some things that you would like to see change? Please discuss each.

Her response:

His response:

15. How did you learn about what it takes to have a strong marriage?

Her response:

His response:

16. How did you prepare for getting married (marriage education classes, books, talking with clergy, etc.)? How was it useful or not?

Her response:

His response:

17. What preparation do you wish you had?

Her response:

His response:

18. Do you know other couples that have strong marriages? If so, what makes them strong?

Her response:

His response:

19. Do you know couples that are having difficulties? If so, what causes these difficulties?

Her response:

His response:

20. How many months or years did it take before you two had created a great marriage?
Please describe the process.

Her response: ____Months **or** ____Years

His response: ____Months **or** ____Years

21. Were there high points in your marriage? Please tell a story. And low points?
Please tell a story.

Her response:

His response:

22. What are the challenges you face in your marriage today? Please describe each.

Her response:

His response:

23. Please tell a story that best illustrates the strengths of your marriage.

Her response:

His response:

24. Please tell a story that best illustrates the area or areas of potential growth of your marriage.

Her response:

His response:

25. Please describe the challenges you have faced together. How did you deal with these challenges?

Her response:

His response:

26. Please define the word *commitment*, and describe the level of commitment you have for each other. Could you explain this for us in a way we could understand in our heart?

Her response:

His response:

27. Could you describe your thinking on the importance of expressing appreciation and affection in a marital relationship?

Her response:

His response:

28. Could you describe communication patterns in your marriage? Do you do a good job communicating with each other? Are you generally positive with each other? When you have a conflict over some issue, how is it usually resolved? Please give some examples.

Her response:

His response:

29. Do you like to spend time together? What do you do together that is enjoyable? How would you describe the balance you have between togetherness and separateness? How much apart time do you each need, besides the time you spend at work?

Her response:

His response:

30. Please describe the very best time in your marriage. A special time in which you were the happiest and most connected to each other; the most engaged as a couple and in love.

Her response:

His response:

31. Do you share religious, spiritual, ethical, or social values and beliefs which are important to your marriage? Please describe these values and beliefs. What is important about them that contributes to the strength of your marriage? Are there areas in which you have different perspectives on these issues?

Her response:

His response:

32. How do you manage stress and crisis in your marriage? Could you please describe some of the stressors you face, and how you deal with them. Have you had a major crisis or crises in your marriage in the past few years? How did you deal with them?

Her response:

His response:

33. How do you manage conflict or fight?

Her response:

His response:

34. To whom would you go if you had a problem in your marriage?

Her response:

His response:

35. Have you ever thought of divorcing and/or come close to divorcing?
What was going on at that time, and how did you patch things up? Looking back,
how do you feel about this experience now?

Her response:

His response:

36. Would you describe your marriage as a traditional marriage or a more contemporary marriage? (To explain further, does the man perform traditionally male roles in the marriage, and the woman performs traditionally female roles? Or, do you assign roles on a different basis?) Please explain. And, would you say your marriage is like your parents' marriage in this regard, or different?

Her response:

His response:

37. How is power divided up in your marriage?

Her response

His response

38. Talk about money. Disagreements over money are perhaps the most common type of disagreements couples have. How do you manage money? How do you deal with debt? Who is in charge? What conflicts do you have over money, if any, and how do you resolve them?

Her response:

His response:

39. [For those couples with children] How old were you when your children were born? How long were you married? Were they planned pregnancies? How did the arrival of your first child affect your marital relationship?

Her response:

His response:

40. [For those couples with children] Couples sometimes disagree over approaches to parenting. Are your approaches to parenting generally in agreement? What is your philosophy of parenthood, and how is it similar to or different from that of your spouse?

Her response:

His response:

41. [For those couples with children] Children bring joy to a marriage, and also can put a strain on the marriage. What do you think? How have the children brought you closer together? And, in what ways have they added stress to your marriage?

Her response:

His response:

42. Tell us about the part sex plays in a great marriage.

Her response:

His response:

43. Are there any ethnic or cultural issues or differences that affect your marriage relationship? Please discuss these if applicable.

Her response:

His response:

44. If you were to draw a graph of your marital happiness over the years, what would it look like?

Her response:

His response:

45. What will the future bring for you as a couple and for your family?

Her response:

His response:

46. What would be most useful in helping couples prepare for and continue to have good marriages? Your advice please.

Her response:

His response:

GREAT MARRIAGES, PART III

Marital Strengths Inventory

On the next pages, rate each quality in your marriage on a five-point scale:

5 = very high

4 = high

3 = undecided

2 = low

1 = very low

Or, note that a particular quality does not apply to your marriage:

NA = not applicable

APPRECIATION AND AFFECTION

(5 = very high; 4 = high; 3 = undecided; 2 = low; 1 = very low; NA = not applicable)

Husband	Wife	
_____	_____	caring for each other
_____	_____	respect for each other
_____	_____	respect for individuality
_____	_____	physical and emotional affection
_____	_____	tolerance
_____	_____	playfulness
_____	_____	humor
_____	_____	put-downs and sarcasm are rare
		we are both committed to helping enhance each other's self-esteem
_____	_____	a feeling of security
_____	_____	safety
_____	_____	we genuinely like each other, and we like being with each other
_____	_____	<i>Over-all rating of <u>appreciation and affection</u> in our marriage</i>

COMMITMENT

(5 = very high; 4 = high; 3 = undecided; 2 = low; 1 = very low; NA = not applicable)

Husband	Wife	
_____	_____	trust
_____	_____	honesty
_____	_____	dependability
_____	_____	fidelity or faithfulness
_____	_____	we are one
_____	_____	we are family
_____	_____	sacrifice
_____	_____	sharing
_____	_____	<i>Over-all rating of <u>commitment</u> in our marriage</i>

POSITIVE COMMUNICATION

(5 = very high; 4 = high; 3 = undecided; 2 = low; 1 = very low; NA = not applicable)

Husband	Wife	
_____	_____	open, straightforward communication
_____	_____	discussion rather than lectures
_____	_____	positive, not negative communication
_____	_____	cooperative, not competitive
_____	_____	non-blaming
_____	_____	a few squabbles occur, but generally are consensus building, rather than a winner and a loser
_____	_____	compromise
_____	_____	agreeing to disagree on occasion
_____	_____	acceptance of the notion that differences can be a strength in our marriage and that we do not have to be exactly the same
_____	_____	<i>Over-all rating of <u>positive communication</u> in our marriage</i>

ENJOYABLE TIME TOGETHER

(5 = very high; 4 = high; 3 = undecided; 2 = low; 1 = very low; NA = not applicable)

Husband	Wife	
_____	_____	good things take time, and we take time to be with each other
_____	_____	we share quality time, and in great quantity we enjoy each other's company
_____	_____	serendipitous (unplanned, spontaneous) good times
_____	_____	simple, inexpensive good times
_____	_____	<i>Over-all rating of the <u>time we share together</u> in our marriage</i>

SPIRITUAL WELL-BEING

(5 = very high; 4 = high; 3 = undecided; 2 = low; 1 = very low; NA = not applicable)

Husband	Wife	
_____	_____	happiness
_____	_____	optimism
_____	_____	hope
_____	_____	a sense of peace
_____	_____	mental health
_____	_____	a functional religion or set of shared ethical values which guide us through life's challenges
_____	_____	oneness with God
_____	_____	oneness with Nature
_____	_____	supportive extended family members
_____	_____	involvement in, and support from the community
_____	_____	the world is our home and we feel comfortable in it
_____	_____	<i>Over-all rating of <u>spiritual well-being</u> in our marriage</i>

THE ABILITY TO MANAGE STRESS AND CRISIS EFFECTIVELY

(5 = very high; 4 = high; 3 = undecided; 2 = low; 1 = very low; NA = not applicable)

Husband	Wife	
_____	_____	share feelings
_____	_____	understand each other
_____	_____	help each other
_____	_____	forgiveness
_____	_____	"don't worry, be happy"
_____	_____	growing through crises together
_____	_____	patience
_____	_____	resilience (the ability to "hang in there")
_____	_____	<i>Over-all rating of <u>our ability to cope with stress and crisis.</u></i>

OVER-ALL RATINGS OF THE MARITAL RELATIONSHIP

(5= very high; 4 = high; 3 = undecided; 2 = low; 1 = very low)

Husband Wife

- | | | |
|-------|-------|--|
| _____ | _____ | The degree of <i>closeness</i> in my relationship with my spouse. |
| _____ | _____ | The degree of <i>satisfaction</i> in my relationship with my spouse. |
| _____ | _____ | The degree of <i>happiness</i> in my relationship with my spouse. |
| _____ | _____ | The degree of <i>strength</i> in my relationship with my spouse. |

OVER-ALL RATINGS OF PARENT/CHILD RELATIONSHIPS (IF APPLICABLE)

(5= very high; 4 = high; 3 = undecided; 2 = low; 1 = very low)

Note: Relationships may be different between parents and individual children. If you would like to make separate ratings for each child, please do so.

Husband Wife

- | | |
|-------|---|
| _____ | The degree of <i>closeness</i> in my relationship with my child or children. |
| _____ | The degree of <i>satisfaction</i> in my relationship with my child or children. |
| _____ | The degree of <i>happiness</i> in my relationship with my child or children. |
| _____ | The degree of <i>strength</i> in my relationship with my child or children. |

Thank You!

Appendix G.
IRB Approval Document

Utah State UNIVERSITY

INSTITUTIONAL REVIEW BOARD OFFICE
9530 Old Main Hill, Suite 214a
Logan, UT 84322-9530
Telephone: (435) 797-1821
FAX: (435) 797-3769

USU Assurance: FWA#00003308
Protocol # 2284

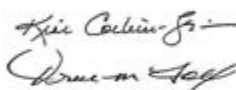
SPO #:
AES #: UTA00

2/24/2009

MEMORANDUM

TO: Linda Skogrand
Amanda Horrocks

FROM: Kim Corbin-Lewis, IRB Chair
True M. Fox, IRB Administrator



SUBJECT: Finances in Great Marriages (Under 10 Years)

Your proposal has been reviewed by the Institutional Review Board and is approved under exemption #4.

- X There is no more than minimal risk to the subjects.
There is greater than minimal risk to the subjects.

This approval applies only to the proposal currently on file. **Any change in the methods/objectives of the research affecting human subjects must be approved by the IRB prior to implementation.** Injuries or any unanticipated problems involving risk to subjects or to others must be reported immediately to the IRB Office (797-1821).

The research activities listed below are exempt based on the Department of Health and Human Services (DHHS) regulations for the protection of human research subjects, 45 CFR Part 46, as amended to include provisions of the Federal Policy for the Protection of Human Subjects, June 18, 1991.

4. Research, involving the collection or study of existing data, documents, records, pathological specimens, or diagnostic specimens, if these sources are publicly available or if the information is recorded by the investigator in such a manner that subjects cannot be identified, directly or through identifiers linked to the subjects.

Appendix H.

Table 1: Category A Couples

Table 1

Category A Couples

Couple #	Wife	Husband
Couple #1	No conflicts or disagreements.	We have never had a disagreement over money—not since I put all our monthly pay in a savings account instead of checking and she wrote checks that bounced. From that day on she handled finance (thank goodness).
Couple #4	First of all, we are very fortunate to agree on how money should be used.	I get all the money management I want every day at work and since I totally trust my wife she manages all of our money. She is good at it and really enjoys it. It is so fun to see her excited to show me all of her accounts and how she has everything planned out. We are debt free and my wife has our finances figured out for the rest of our lives.
Couple #5	We don't really have or ever have had any problems over money.	We have had very little problems over money!
Couple #7	We work together, keep in control of spending, Paul is in charge but we work together too, keep the bills paid—keep communication open.	We've never had disagreements or conflicts about money. I have the expertise, so I manage all our finances. We have been through good times and tough times. I handle finances always but I keep my wife informed. If we need to “cut back” or economize, I simply explain the situation suggest how she can assist and she follows through.
Couple #12	We each have joint accounts in different banks, with both of our homes on each, but we each manage separately. We put our checks in our own accounts. When we were first married we sat down and figured out a budget. We then prorated the portion of the expenses paid by each of us based on the percentage each of us contributes through our individual incomes. I pay approximately 35% of the expenses, he pays 65%. We try to avoid debt other than house and vehicles, paying off charge accounts (or nearly so) every month. We each have a joint savings account. We make financial decisions together.	We have shared responsibilities when it come to managing our financial resources. Prior to making any major purchases we evaluate whether or not we can afford the purchase. We try to minimize debt. Christmas is tough. We are both in charge, share responsibilities. I do not believe we have had any conflicts over money.
Couple #13	We have never argued about money! [smiley face]	Thankfully, money has never been a problem for us. We both have a great deal of respect for it.

(table continues)

Couple #	Wife	Husband
Couple #17	He has bills I have bills—separate accts. — together savings acct. — pay off debts as we get—No one is in charge—in it together—sometime we spend too much \$ but we just pay the bill.	No conflicts over \$ that we can't handle.
Couple #20	We have very few conflicts over money, because we live within our means.	There are no debt problems, we both feel strong about that, especially both being accountants.
Couple #24	We have zero disagreements on money.	We don't have trouble with this.
Couple #25	We rarely have conflicts when it comes to money. No conflict but occasional discussion on budgeting better, etc.	We rarely have conflict over money.
Couple #26	I can truthfully say we have never had any fights over money.	[Wife] is in charge of the money. And she does it very well. In money matters you have to have trust. We have limited our money problems by only buying what we could afford. Never getting in over our heads.
Couple #28	Don't have any disagreements over money.	I guess we have been pretty lucky in that we have never had disputes about money.
Couple #30	—we have no conflicts over money	We have no problems over money.
Couple #32		We seldom have conflicts over money unless it would be me spending too much on landscaping. Ha!
Couple #35	We are blessed to not have much conflict in this area.	We've been very blessed financially. The one exception might be our Caribbean vacations—of which we've only had three in 28 years! We have A-1 credit. We really have very similar financial values, so we honestly don't argue much about money. We do worry about having enough to retire on, though—especially since we don't have children who might be willing to take care of us.
Couple #36	We are both very good with money. We don't have conflicts over money.	This is where we do great. Financial disagreements are a rarity around our home.

Appendix I.

Table 2: Category B Couples

Table 2

Category B Couples

Couple #	Wife	Husband
Couple #2	Money is one problem we don't seem to have. We don't have disagreements over money. My husband now takes care of all the finances.	As noted above, we used to have occasional disagreements over money
Couple #8	We don't have conflicts over money.	Carolyn takes care of it. I get grumpy every time I am involved, so I don't go there.
Couple #9	We used to fight over money, how it was spent.	She was always managed the house budget. She was grown a lot since she has her own investments and the last the three family cars she purchased. She has become a very independent woman.
Couple #11	We've never had disagreements over money.	I have always paid the bills and kept up on insurances and investments. I have made a sincere effort to keep her up to date on all such matters. She has always wanted me to take the lead on the financial matters but I really try to get her informed and involved. I have even suggested that she ought to pay all the monthly bills for a few months, to keep up on such matters. We have absolutely no debt, even that wasn't a joint decision.
Couple #14	Money issues are more difficult for me because I don't really "control" them.	We generally don't fight over money.
Couple #21	We try to manage our money together. We both have met with a financial planner to give us help planning our future. We take turns balancing the checkbook according to who has time to do it. This financial planner set up a schedule of how much we should be saving. We have been pretty good about saving what we are supposed to. We do not have any credit card debt. Our car is paid off. We do have a small student loan that we hope to pay off as quickly as possible. I think having this financial planner has really helped us because it's his plan that we try to follow, not our plan. So long as we both [are] working, we don't really have conflicts over spending money because we both contribute.	I think we struggle a bit with money.
Couple #23		We manage our money well. Our bills are paid. Some conflicts may deal with some purchases.
Couple #29	Few conflicts over money.	The big battle over money, I remember, involved my wife's desire to have the kitchen remodeled.
Couple #34	Money matters are something we have not fought over.	The only issue we have with money is the continual need to help support our divorced 50 year old daughter.

Appendix J

Table 3: Category C Couples

Table 3

Category C Couples

Couple #	Wife	Husband
Couple #3	My husband doesn't like spending money on the house. He doesn't think we'll get it back when we sell our home as we live in a small town. I want to fix up the house for my comfort and wants.	We seldom fight over money, though sometimes my "begging" for money keeps the neighbors up at night! If we have a conflict we talk it over and resolve it.
Couple #6	We rarely argue about money. We both have a healthy respect for the dollar.	She never overspends. Has my complete trust
Couple #10	We had many disagreements about money in our younger years because I was insecure and needed to be in charge. We have disagreements about loaning to the kids when they were younger.	Since Pat keeps a tight rein on the checkbook, we seldom have problems with money. When money is scarce, we both quit spending until payday.
Couple #15	Most of our disagreements are over money in the past.	We have learned to work out our financial situations together by talking over our finances together. Occasionally I have needed to bail her out and likewise, she has had to help me.
Couple #16	The only area [where] we have sometimes had a disagreement is the amount we spend for gifts for our family and the amounts we give to our church and various charities.	At this point in our marriage we do not have much disagreement over our financial situation.
Couple #18	I tend to go over budget on groceries, kids stuff and gifts and that will start a few arguments. But nothing we can't straighten out.	I handle the money which usually goes well. Unless she smiles and bats her eyes! Then she sometimes gets her way. Then she says "I win, I win".
Couple #19	Our conflicts just are in frustration that we can't be happy-go-lucky with the money.	At times it seems like there isn't enough. This causes stress at times.
Couple #22	Have very few conflicts if any over money. Just talk about it and having made my points I by quiet and let him think.	What money we have is held jointly. It's ours, not his and hers. If a large purchase becomes necessary we discuss it and decide together what to spend and what not to spend. We're careful not to get into unmanageable debt.
Couple #27	We learned long ago that it is better to have separate bank accounts due to my infantile accounting methods. I am not a big spender or shipper-I just find following numbers boring.	Any disagreement over money was due mainly to having limited income. I talked about having a budget, [but] we didn't.
Couple #33	I can't say that we ever [have] had disagreements except that I used to feel that (husband) did not earn enough based on his potential.	Not much conflict—just a matter of "wish there was more."

(table continues)

Couple #	Wife	Husband
Couple #39	<p>We have fewer conflicts over money as compared to past.</p>	<p>In our early marriage when finances were tight, we had very few conflicts because we had to pull together. How do we resolve conflict: we talk.</p>
Couple #40	<p>Disagreements are around: I'm more of a saver, (Husband) will spend on say a trip before exploring our savings. He loves books and buys almost every week. When we were raising kids I got angry because money was scarce. Later in our marriage he explained [that] books were the thing he could have for himself-there was so much "giving out". With kids gone, things are easier and we are able to talk openly and come to agreement.</p>	<p>Early on I fell behind in the bills and (wife) felt uncomfortable and asked to take over the bills. I am willing to take on more debt, (wife) feels uncomfortable with debt. We have worked to resolve our differences by me managing my own work, travel finances and taxes (Federal/State) and retirement (hired financial advisor and work with them). (Wife) also takes care of the everyday finances. This arrangement has provided more balance and I continue to force myself to deal with money, both at work and at home, though my nature is to minimize time with money and financial planning.</p>

Appendix K

Tables 4-5: Category A Couples: Codes 1-4 & 5-8

Table 4

Category A Couples: Codes 1-4

Couple #		Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 1	Wife	Not addressed	I pay the bills each month and manage the checkbook.	Not addressed	We have no credit card debt.
	Husband	Not addressed	My wife handles all the household finances.	Not addressed	We don't manage debt other than our home.
Couple 4	Wife	Not addressed	I have always enjoyed working with money and with numbers. I enjoy budgeting, balancing the check book and basically managing money. Because of that, my husband just turns it all over to me.	Not addressed	Neither one of us likes debt and so we were both willing to sacrifice wants to get our mortgage paid off
	Husband	Not addressed	I get all the money management I want every day at work and since I totally trust my wife she manages all of our money. She is good at it and really enjoys it.	Not addressed	We are debt free and my wife has our finances figured out for the rest of our lives.
Couple 5	Wife	Not addressed	We decided I would do the book work. I like doing it and I think I'm a good manager.	Not addressed	Not addressed
	Husband	Not addressed	We have joint checking and savings accounts. She writes the checks to pay the bills. It's not wrong to me.	Not addressed	Not addressed

(table continues)

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 7	Wife We work together, keep control of spending.	Paul is in charge but we work together too, keep bills paid...	Keep communication open	Not addressed
	Husband Not addressed	I have the expertise, so I manage all our finances. We have been through good times and tough times. I handle finances always but keep my wife informed.	Not addressed	Not addressed
Couple 12	Husband Not addressed	We each have joint accounts in different banks, with both of our homes on each, but we each manage separately. We put our checks in our own accounts.	Not addressed	We try to avoid debt other than house and vehicles, paying off charge accounts (or nearly so) every month.
	Wife Not addressed	We each have a joint savings account. We make financial decisions together. We have shared responsibilities when it come to managing our financial resources.	Not addressed	We try to minimize debt. Christmas is tough.
	Husband Not addressed	We are both in charge, share responsibilities.	Not addressed	Not addressed
Couple 13	Wife We have very compatible saving/spending styles.		Not addressed	Not addressed
	Husband Not addressed	My wife is an accountant and therefore consistently balances the check book. She monitors the investment balances and makes suggestions/recommendations as such.	Not addressed	My wife pays off our consumer debt on a monthly basis. We have not carried a credit card balance.

(table continues)

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 17	Not addressed	He has bills I have bills- separate accts. - together savings acct.- pay off debts as we get- no one is in charge- in it together- sometime we spend too much \$ but we just pay the bill.	Not addressed	Not addressed
	Not addressed	I pay house/car/credit cars; She pays car/elec/phone/gas/credit cards;	Not addressed	Not addressed
Couple 20	Not addressed	We have separate checking accounts.	Not addressed	Our house is paid off, my new car will be paid off by the end of the year. Debt is minimal with us. We pay off our credit cards every month.
	Not addressed	Not addressed	Not addressed	There are no debt problems, we both feel strong about that, especially both being accountants.
Couple 24	I basically whip out my vise and write chicks and know he'll approve. But I don't believe things make you happy.	He is the breadwinner, a very capable money manager and I like to hear what's going on but mostly I keep my nose out of it. I have a household account that I draw from and if it gets low or if there's a lot in there, it seems to be fine with him.	Not addressed	Not addressed
	We'd agree on what to spend money on.	Not addressed	Not addressed	No credit card debts.

(table continues)

Couple #		Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 25	Wife	I buy groceries, pay bills, supply household needs and children's needs, etc. I spend most of the money on the family.	I have gradually, over the years, been responsible to pay the bills and keep track of spending, though earlier in our marriage he would balance the checkbook. But as busy lives and schedules interfere, I have become responsible for most of that.	We always talk about finances to each other.	Not addressed
	Husband	Not addressed	(Wife) handles the day-to-day purchases and works within the framework of a 'budget' to meet the daily needs of the family.	WE discuss priorities where we focus our financial recourses.	We avoid debt as much as possible and pay if off as quickly as possible.
Couple 26	Wife	Not addressed	I've always handled our money.	Not addressed	Not addressed
	Husband	Not addressed	Linda is in charge of the money. And she does it very well.	Not addressed	Not addressed
Couple 28	Wife	Now we pretty much spend it as we want-never have been spendthrifts.	Not addressed	Not addressed	We are debt free. Have enough so no worries.
	Husband	Not addressed	Not addressed	Though I generally spearhead decisions about major expenditures, we do it together in a consultation fashion. As we discuss item expenditures, we got a sense of each other's boundaries and work from them.	Not addressed

(table continues)

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 30	Not addressed	My husband does the investing. I get my social security and pension monthly. I pay utility bills, groceries, [and] gifts. We alternate paying for bigger projects (whoever has money to cover it). No one is "in charge"	Not addressed	We have no debts.
	Not addressed	Not addressed	Not addressed	Not addressed
Couple 32	I know the limits of each category of spending for our house hold and stay within the limits thereof.	My husband is very good at managing our money.	Not addressed	We don't charge anything we can't pay for by the next billing cycle.
	Not addressed	I manage the money in the same way I did as an administrator. Each payday, the check is divided into nine different areas and no money is spend out of an account unless there is enough to cover the expense.	Not addressed	Not addressed
	Not addressed	(Husband) has been wise in managing our finances. We now actually have an outside financial manager.	Not addressed	Keep our debt very low
Couple 35	Not addressed	I handle most of the investment management, but I regularly attempt to keep (wife) informed as to where we stand and I don't make major changes without consulting her.	Not addressed	We have no debt except a partial mortgage (less than 25% of the house's value).

(table continues)

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)	
Couple 36	Wife	Not addressed	Since my husband had an accounting minor, he handles the money.	Not addressed	As a result of this, we have very little debt.
	Husband	Not addressed	Not addressed	We talk about money and budget our money.	We paid off our debts as a couple and now we stay out of debt as a couple.

Table 5

Category A Couples: Codes 5-8

Couple #	Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 1	Wife	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Not addressed	My husband plans our finances, handles Medicare and all else we do together.
Couple 4	Wife	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	We do not buy what we cannot pay for.	Not addressed
Couple 5	Wife	Not addressed	We both feel strongly that we need to spend less than we make and that our necessities need to be taken care of before wants.	Not addressed
	Husband	Not addressed	Not addressed	It is so fun to see her excited to show me all of her accounts and how she has everything planned out.
Couple 5	Wife	Not addressed	Not addressed	Not addressed
	Husband	We talk over any big decisions that have to be made over purchases.	Not addressed	We conserve when we have had to.

(table continues)

Couple #		Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 7	Wife	Not addressed	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Not addressed	If we need to “cut back” or economize, I simply explain the situation suggest how she can assist and she follows through.	Not addressed
Couple 12	Wife	Not addressed	Not addressed	Not addressed	When we were first married we sat down and figured out a budget. We then prorated the portion of the expenses paid by each of us based on the percentage each of us contributes through our individual incomes. I pay approximately 35% of the expenses, he pays 65%.
	Husband	Prior to making any major purchases we evaluate whether or not we can afford the purchase.	Not addressed	Not addressed	Not addressed
Couple 13	Wife	We received excellent advice during our Catholic pre-marriage retreat. 1. Wait 24 hours prior to a large (as defined by the couple) purchase to prevent frivolous, impulse buying. 2. Mutually decide on a minimum amount that you'll discuss with your partner prior to a purchase. It's not about asking permission or exciting*** financial control. It's about mutual respect for your common financial goals and priorities.	Not addressed	We're fairly frugal and mindful of future security, yet enjoying today too.	Not addressed
	Husband	The best thing my wife and I did was come to a large purchase agreement. Any large ticket expense was not to be made in haste. We have always waited 24 hours before purchase to ensure a wise decision is being made.	Not addressed	Not addressed	Not addressed

(table continues)

Couple #	Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 17	Not addressed	Not addressed	Not addressed	Not addressed
	Not addressed	Not addressed	Not addressed	Not addressed
Couple 20	Not addressed	We own our house together. We have joint investments and also some separate ones.	Not addressed	Not addressed
	Not addressed	Not addressed	Not addressed	Not addressed
Couple 24	Not addressed	Not addressed	Not addressed	Not addressed
	Not addressed	Not addressed	We adhere to the adage-make sure more comes in than goes out.	Not addressed
Couple 25	But we do consult each other on major purchases always	Not addressed	We both tend to be conservative, perhaps me a little bit more at times, he more so at the other times or in some areas.	He watches interest rates pretty constantly so when he feels we can get a better/lower interest rate, he will talk to me and begin the refinancing process. We've don't that several times throughout our lives
	If purchases are made that are unusual or larger in amount, we discuss them together and determine if the purchase fits within our short and long-range goals and how it will affect our overall financial health.	Not addressed	Not addressed	I take the lead on the overall plan and implementation of that investment portion of the plan.

(table continues)

Couple #		Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 26	Wife	Not addressed	We have managed to build up a good retirement fund.	We've been poor early on in marriage and have only bought what we could afford.	Not addressed
	Husband	Not addressed	Not addressed	We have limited our money problems by only buying what we could afford. Never getting in over our heads.	Not addressed
Couple 28	Wife	Not addressed	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Not addressed	Often, in fact, we chide each other in being too conservative (cheap!).	Not addressed
Couple 30	Wife	Not addressed	Not addressed	Not addressed	Not addressed
	Husband	Large expenses are discussed and agreed on.	Not addressed	Not addressed	Not addressed
Couple 32	Wife	Not addressed	Not addressed	Not addressed	Although he's never worked for a company that offered a retirement plan, he has managed our funds sufficiently so that retirement will not be a real burden upon us even though we'll have to watch expenditures carefully.
	Husband	Not addressed	Not addressed	We do not have anything that we cannot pay for (a car being the exception) but even there, the payments must not create a financial burden.	Not addressed
(table continues)					

(table continues)

Couple #	Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 35	Wife We make decisions together for major expenses.	Not addressed	Not addressed	...and regularly review our financial situation to adjust as needed.
	Husband Not addressed	We've built a solid financial platform with insurance, savings and some investments.	Neither of us has extravagant tastes, which is good because we couldn't afford them anyway! We live modestly and frugally, and our rare indulgences are relatively small (a big night out for us might cost \$60-70 total).	Not addressed
Couple 36	Wife Not addressed	We save for these.	Money has been very tight at times, but we learned to be frugal. Neither of us needs a lot of "things" to make us happy. We learn to make do with what we have and are grateful. Neither of us is envious of others, thank goodness. We just count our blessings all the time. We truly are blessed to have each other and ten wonderful children.	We have always lived on a budget. We have our budget and we always look ahead to expenses that are coming up.
	Husband Not addressed	Not addressed	We are both thrifty and we pay first the Lord and then to our expenses and third to our savings. We have tried to train our children the same way.	Not addressed

Appendix L

Tables 6-7: Category B Couples: Codes 1-4 & Codes 5-8

Table 6

Category B Couples: Codes 1-4

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 2	Not Addressed	My husband now takes care of all the finances.	Not Addressed	Not Addressed
	Wife			
Couple 8	We encourage each other to buy what we want, as the spirit moves us, instead of trying to come up with gift ideas for each other for Christmas and birthdays. Our love for each other no doubt influences our spending habits, and we eventually rein in by mutual agreement. I am the "saver" and Pat is the "spender".	I have taken the lead on working out what we can do financially, always mindful of what my wife prefers. This is not to suggest that she is prone to spend unnecessarily—far from it—but she is a deserving gal. Before we were married, Pat bought me a little brown budget book and asked me to do our monthly budget. I am the "saver" and Pat is the "spender". I have always been in charge of our money.	Not Addressed	We have almost always had some debt beyond the house mortgage. Three times, we have taken out a second mortgage, electing to live higher at the time, with confidence in the future. Personally, we have very little debt. Don't like it.
	Husband			
Couple 8	Not Addressed	I'm really good with managing money. Carolyn takes care of it. I get grumpy every time I am involved, so I don't go there.	Not Addressed	Not Addressed
	Wife			
Couple 8	Not Addressed			
	Husband			

(table continues)

Couple #		Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 9	Wife	We used to fight over money, how it was spent.	We each have our own bank accounts.	Not Addressed	Not Addressed
	Husband	Not Addressed	She was always managed the house budget. She was grown a lot since she has her own investments and the last the three family cars she purchased. She has become a very independent woman.	Not Addressed	Not Addressed
	Wife	Travel is high on our enjoyment list and we agree to spend liberally there.	(Husband) has always paid the bills, insurance, etc. but he keeps me informed.	Not Addressed	We have no debt and hope to keep it that way.
Couple 11	Husband	Not Addressed	I have always paid the bills and kept up on insurances and investments. I have made a sincere effort to keep her up to date on all such matters. She has always wanted me to take the lead on the financial matters but I really try to get her informed and involved. I have even suggested that she ought to pay all the monthly bills for a few months, to keep up on such matters.	Not Addressed	We have absolutely no debt, even that wasn't a joint decision.
	Wife	Not Addressed	He makes the money, manages the money, invests the money and basically determines how much debt we can "afford" ... I pretty much just trust him.	Not Addressed	Not Addressed
Couple 14	Husband	My wife is a very frugal spender.	I manage the finances. I try to make sure my wife has money to do what she needs.	We talk about money and my wife knows where our finances are or has the ability to see where we are at.	I deal with debt.

(table continues)

Couple #		Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 21	Wife	Not Addressed	We try to manage our money together. We take turns balancing the checkbook according to who has time to do it.	Not Addressed	We do not have any credit card debt. Our car is paid off. We do have a small student loan that we hope to pay off as quickly as possible.
	Husband	Not Addressed	We have a system set up we've both agreed on as far as a monthly budget and we try to live within that budget. I'd say that (wife) is mostly in charge, but it seems like she'll get tired of managing the money and I'll take over until I get tired of it, and it goes like that back and forth. Lately we've been doing a lot better with managing our money, and we've been able to save a lot more money.	Not Addressed	Right now we don't have any debt, except one semester's worth of school loans.
Couple 23	Wife	So long as we both [are] working, we don't really have conflicts over spending money because we both contribute.	We both have equal access, both pay bills because each of us was not working and so that became that person's job.	Not Addressed	We both don't value material things that much and we are savers so we don't have debt or financial problems either.
	Husband	Some conflicts may deal with some purchases.	We manage our money well. Our bills are paid.	Not Addressed	Not Addressed
Couple 29	Wife	Not Addressed	Not Addressed	Not Addressed	We share the money we earn and try to avoid debt. We paid off our house in 20 years.
	Husband	Not Addressed	Not Addressed	Not Addressed	Not Addressed
					(table continues)

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 34				
Wife	Not Addressed	Not Addressed	Not Addressed	We both agreed long ago (probably without even discussing it) [that] debt was not a good thing. The one time we came close to it, we pulled from savings (daughters wedding expenses). Didn't help bottom line but saved our sanity level.
Husband	Not Addressed	Not Addressed	Not Addressed	Not Addressed

Table 7

Category B Couples: Codes 5-8

Couple #		Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 2	Wife	Not Addressed	Not Addressed	Not Addressed	Not Addressed
	Husband	Not Addressed	Not Addressed	Not Addressed	Not Addressed
Couple 8	Wife	We discuss big items and decide on those expenditures, but Pat leaves the day-to-day expenses to me without a question.	I am the "saver" and Pat is the "spender".	Not Addressed	Not Addressed
	Husband	Not Addressed	Not Addressed	Not Addressed	Not Addressed
Couple 9	Wife	Not Addressed	Not Addressed	Not Addressed	Not Addressed
	Husband	Not Addressed	Not Addressed	Not Addressed	Not Addressed

(table continues)

Couple #	Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)	
Couple 11	Wife	Not Addressed	Not Addressed	We are both very frugal people. I make us sound cheap and we're not that way-we spend on lots of things-jewelry, antiques, etc. but within our means.	Not Addressed
	Husband	Not Addressed	Not Addressed	Not Addressed	Not Addressed
Couple 14	Wife	Not Addressed	Not Addressed	Not Addressed	Not Addressed
	Husband	Not Addressed	Not Addressed	My wife is a very frugal spender.	Not Addressed
Couple 21	Wife	Not Addressed	This financial planner set up a schedule of how much we should be saving. We have been pretty good about saving what we are supposed to.	Not Addressed	We both have met with a financial planner to give us help planning our future. I think having this financial planner has really helped us because it's his plan that we try to follow, not our plan.
	Husband	Not Addressed	We've been able to save a lot more money.	Not Addressed	it seems like we've developed this plan and that has taken a lot of the guesswork out of it. Now we have a plan and we both camp up with it so we're both willing to stick to it.

(table continues)

Couple #	Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 23 Wife Husb and Wife	Not Addressed	Not Addressed	We both don't value material things that much and we are savers so we don't have debt or financial problems either.	Not Addressed
	Not Addressed	Not Addressed	Not Addressed	Not Addressed
	We discuss major purchases but not small ones.	Not Addressed	Not Addressed	We set priorities and budget toward them. Our top priority is at least one nice trip per year. We just got back from a 23-day cruise tour in Europe. It was wonderful! I am always looking for travel bargains. This was one.
Couple 29 Husband	The big battle over money, I remember, involved my wife's desire to have the kitchen remodeled. We did not have the money and I did not want debt. In the end, she inherited a bit of cash and, over my objections, used it to get the kitchen remodeled. I thought we should save the money to send the kids to college, but it was her money.	Not Addressed	Not Addressed	Not Addressed
Couple 34 Wife Hus ban	Not Addressed	We both know what we love to spend/invest. If we didn't have to help out our daughter's family every now and then, we would have more to be frivolous with (if we could figure out how to be that way).	Not Addressed	Not Addressed
	Not Addressed	Not Addressed	Not Addressed	Not Addressed

Appendix M

Tables 8-9: Category C Couples: Codes 1-4 & Codes 5-8

Table 8

Category C Couples: Codes 1-4

Couple #		Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 3	Wife	My husband doesn't like spending money on the house. He doesn't think we'll get it back when we sell our home as we live in a small town. I want to fix up the house for my comfort and wants.	I keep track of the finances, pay the bills, and do the shopping.	Not addressed	We paid off our mortgage as fast as we could and always pay our credit card bill in full each month. Once we even paid cash for a new car.
	Husband	Not addressed	My wife is in charge of finances, banking, etc. I must say that my wife has done an admirable job of handling the finances.	Not addressed	We have few debts, as everything is paid off at this time!
Couple 6	Wife	Not addressed	Not addressed	Not addressed	Not addressed
	Husband	She never overspends.	Not addressed	Not addressed	Not addressed
Couple 10	Wife	Not addressed	We manage money now by being open about our financial status. We use one checkbook and both can spend money knowing the other will not spend large amounts without discussing it.	Not addressed	Not addressed
	Husband	Not addressed	Since Pat keeps a tight rein on the checkbook, we seldom have problems with money.	Not addressed	Not addressed

(table continues)

Couple #		Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 15	Wife	Not addressed	My husband pays most of the bills now as he is better with numbers than I am.	We sit down and talk about thing of money matters together.	We have more debt than we should. We are trying to avoid any future debt and pay off what we have.
	Husband	Not addressed	Not addressed	We have learned to work out our financial situations together by talking over our finances together.	Not addressed
Couple 16	Wife	The only area [where] we have sometimes had a disagreement is the amount we spend for gifts for our family and the amounts we give to our church and various charities. We give a tithe (10%) to our church and another 10% to other charities. Being a mother and grandmother, I enjoy giving gifts to my family. They are not expensive gifts, and I always buy on sale.	I handle the finances, paying the bills and keeping the records. We sit down at the beginning of each month and make monetary decisions together.	We are better now than in our early years of marriage at discussing how much we will give to what charities besides our church.	We currently have no debts.
	Husband	IF we are to make a gift of something or someone, we each think of an amount and then resolve the matter.	(Wife) is the accountant and keeps the checkbook but we both use the MasterCard credit card.	Not addressed	Not addressed
Couple 18	Wife	I tend to go over budget on groceries, kids stuff and gifts and that will start a few arguments. But nothing we can't straighten out.	My husband handles the \$\$.	Not addressed	And we don't have ANY debt other than the house and the vehicles. It makes life so much easier.
	Husband	Not addressed	He is in charge of our \$\$and makes great decisions. I do have some influence on kids and investing. I handle the money which usually goes well. Unless she smiles and bats her eyes! Then she sometimes gets her way. Then she says "I win, I win".	Not addressed	Not addressed
(table continues)					

(table continues)

Couple #		Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 19	Wife	Not addressed	I'm in charge of the checkbook and keeping track of our finances. Since money has gotten tighter, I've figured out the amount we have to be discretionary on... and put a sign on the refrigerator for us to track it.	Not addressed	We both are uncomfortable with debt-so we keep that limited to our car and mortgage.
	Husband	Not addressed	At times it seems like there isn't enough. This causes stress at times. Budgeting and tracking expenses seems to work.	Not addressed	Not addressed
Couple 22	Wife	We pay tithing and bills after that, savings and what is left we do what we want. Buy books and go out once a week for lunch. We each keep \$20 a payday for personal.	Not addressed	Just talk about it and having made my points I by quiet and let him think.	We try not to have any debt. Keep credit cards (2) paid up.
	Husband	If a large purchase becomes necessary we discuss it and decide together what to spend and what not to spend.	What money we have is held jointly. It's ours, not his and hers.	If a large purchase becomes necessary we discuss it and decide together what to spend and what not to spend.	We're careful not to get into unmanageable debt.
Couple 27	Wife	I am not a big spender or shipper-I just find following numbers boring.	I have so little money sense that I rely on my spouse. That is pathetic, I know, but math or economics were always mysteries to me! We learned long ago that it is better to have separate bank accounts due to my infantile accounting methods.	Not addressed	Not addressed
	Husband	Not addressed	I tend to pay the bills but my wife has her own checking account and is in charge of it.	I talked about having a budget, [but] we didn't.	Not addressed

(table continues)

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 31	Not addressed	I manage the household budget. (Husband) manages the farm expenses. We both make our own investments.	Not addressed	We were raised in farm families who seldom borrowed money. Our teaching salaries provided the income for our family living expenses.
				The only indebtedness we have incurred has been a mortgage on our home. We also borrowed money to purchase a quarter of land from (husband's) grandmother. The other land we purchased was paid for from the farm income (five quarters).
Couple 33	Not addressed	Not addressed	Not addressed	We use a credit card only for convenience and the bill is paid in full each month. We have tried to live within our means and have had very little debt.
				Since taking the Dave Ramsey Financial Peace University course, we are making a concerted effort to "dump debt".
	We try to be conservative in our spending.	All our money is pooled in one source and allocated on a need basis. There is no "his" or "hers", only "ours". (Wife) is in charge of the day-to-day allocation of resources.	Any change in the overall structure is approved at jointly.	Not addressed
	Not addressed	Not addressed	Not addressed	Not addressed
Couple 37	Not addressed	Not addressed	We save a lot but (wife) is more anxious about taking riskier investments. Which can lead to lengthy discussions.	Not addressed

(table continues)

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 38	Not addressed	(Husband) makes the money. I try to make it stretch: buying things on sale, coupons, researching for the best price, cooking from scratch, canning, freezing and drying foods. I'm the one who keeps track of the budget and pays the bills, takes care of the secretarial things, files the taxes, etc. We have had a budget for years!	We talk over the budget all of the time when he gets a raise, or we get a tax refund, and are in agreement over where the money will go after we discuss it.	Not addressed
	We have both had some pocket money from each check that is not part of the budget which gives each of us some financial freedom...(my dad gave me this advice when we got married) and it relieves some of the natural stress.		Not addressed	We try to avoid consumer debt outside of a vehicle and home. We have our "adjustment" sessions when we go over money matters but our common goal is to avoid and eliminate debt comes through strongly!
Couple 39	Not addressed	While I balance checkbook and write out checks to pay bills, he does taxes, plans for insurance, and investigates and arranges for investments, though with consultation with me.	While I balance checkbook and write out checks to pay bills, he does taxes, plans for insurance, and investigates and arranges for investments, though with consultation with me. We keep each other informed.	Not addressed
	Not addressed	(Wife) takes responsibility for the regular paying of bills.	How do we resolve conflict: we talk.	We avoided debt and over-extending our family.

(table continues)

Couple #	Spending (1)	Managing (2)	Communication (3)	Debt (4)
Couple 40	<p>Wife</p> <p>Disagreements are around: I'm more of a saver, (Husband) will spend on say a trip before exploring our savings. He loves books and buys almost every week. When we were raising kids I got angry because money was scarce. Neither one of us shops much, we are into simplicity and sustainable living. Not addressed</p>	<p>All money is joint. There is no his or her money. We do share some management-I pay bills, make most household purchases. (Husband) watches over retirement investments. (Husband) is a person who puts things off at times in past when he paid bills- there were late fees, which I don't like, so we are both happier this way. Early on I fell behind in the bills and (wife) felt uncomfortable and asked to take over the bills. We have worked to resolve our differences by me managing my own work, travel finances and taxes (Federal/State) and retirement (hired financial advisor and work with them). (Wife) also takes care of the everyday finances. This arrangement has provided more balance and I continue to force myself to deal with money, both at work and at home, though my nature is to minimize time with money and financial planning</p>	<p>With kids gone, things are easier and we are able to talk openly and come to agreement. Differences talked about and we compromise.</p> <p>Not addressed</p>	<p>Not addressed</p> <p>I am willing to take on more debt, (wife) feels uncomfortable with debt.</p>
	<p>Husband</p>			

Table 9

Category C Couples (Codes 5-8)

Couple #	Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 3	Wife	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Not addressed	Not addressed
Couple 6	Wife	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Not addressed	Not addressed
Couple 10	Wife	We use one checkbook and both can spend money knowing the other will not spend large amounts without discussing it.	Not addressed	We talk about options and how to manage in our last years if possible.
	Husband	Not addressed	When money is scarce, we both quit spending until payday.	Not addressed

(table continues)

Couple #	Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
	Not addressed	Not addressed	Not addressed	Not addressed
Couple 15				
Wife				
Husband	Not addressed	Not addressed	Not addressed	At the present time, our priority is to have all of our demands taken care of before either of us dies. We are presently working to develop a will or trust.
Couple 16				
Wife	Not addressed	Not addressed	Both of us lived through the depression of the 1930's and come from backgrounds where we were taught to be resourceful, make do or do without. As a result, we both have been quite frugal regarding "earthly possessions".	My husband, being nine plus years older than I am, is concerned that I am taken care of when he dies, believing he will go before I do. I don't have that concern and feel I will "make do".
Husband	Not addressed	Not addressed	Not addressed	Not addressed
Couple 18				
Wife	Not addressed	Not addressed	Not addressed	Not addressed
Husband	Not addressed	Not addressed	Not addressed	Not addressed

(table continues)

Couple #	Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 19	Wife	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Not addressed	Not addressed
Couple 22	Wife	Not addressed	We save until we have enough to buy what we want. Lucky we're not into a lot of big ticket items.	Not addressed
	Husband	If a large purchase becomes necessary we discuss it and decide together what to spend and what not to spend.	Not addressed	Not addressed
Couple 27	Wife	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Our biggest difference was not saving enough for retirement. My wife worried that we could never retire and have any income. We are retired and live comfortable on our retirement income at any moment.	Not addressed
Couple 31	Wife	Not addressed	Not addressed	We have never purchased a vehicle unless we had the money to pay cash for it. The same is true for all household appliances and furnishings.
	Husband	Not addressed	We have tried to live within our means and have had very little debt.	Not addressed

(table continues)

Couple #		Major Purchases (5)	Saving (6)	Living within Means (7)	Planning (8)
Couple 33	Wife	We have always done major decisions (house or car purchases, e.g.) together. Now we are making smaller decisions together.	Not addressed	Not addressed	We sit down each month and plan how we will spend our money.
	Husband	Not addressed	Not addressed	Not addressed	Not addressed
Couple 37	Wife	Not addressed	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	We save a lot but (wife) is more anxious about taking riskier investments. Which can lead to lengthy discussions.	Not addressed	Not addressed
Couple 38	Wife	Not addressed	Not addressed	Not addressed	Not addressed
	Husband	We discuss purchases.	Not addressed	Not addressed	Not addressed
Couple 39	Wife	Not addressed	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Not addressed	Not addressed	Not addressed
Couple 40	Wife	Not addressed	Not addressed	Not addressed	Not addressed
	Husband	Not addressed	Not addressed	Not addressed	Not addressed

Appendix N

Figure 3: Visual Representation of Qualitative Findings

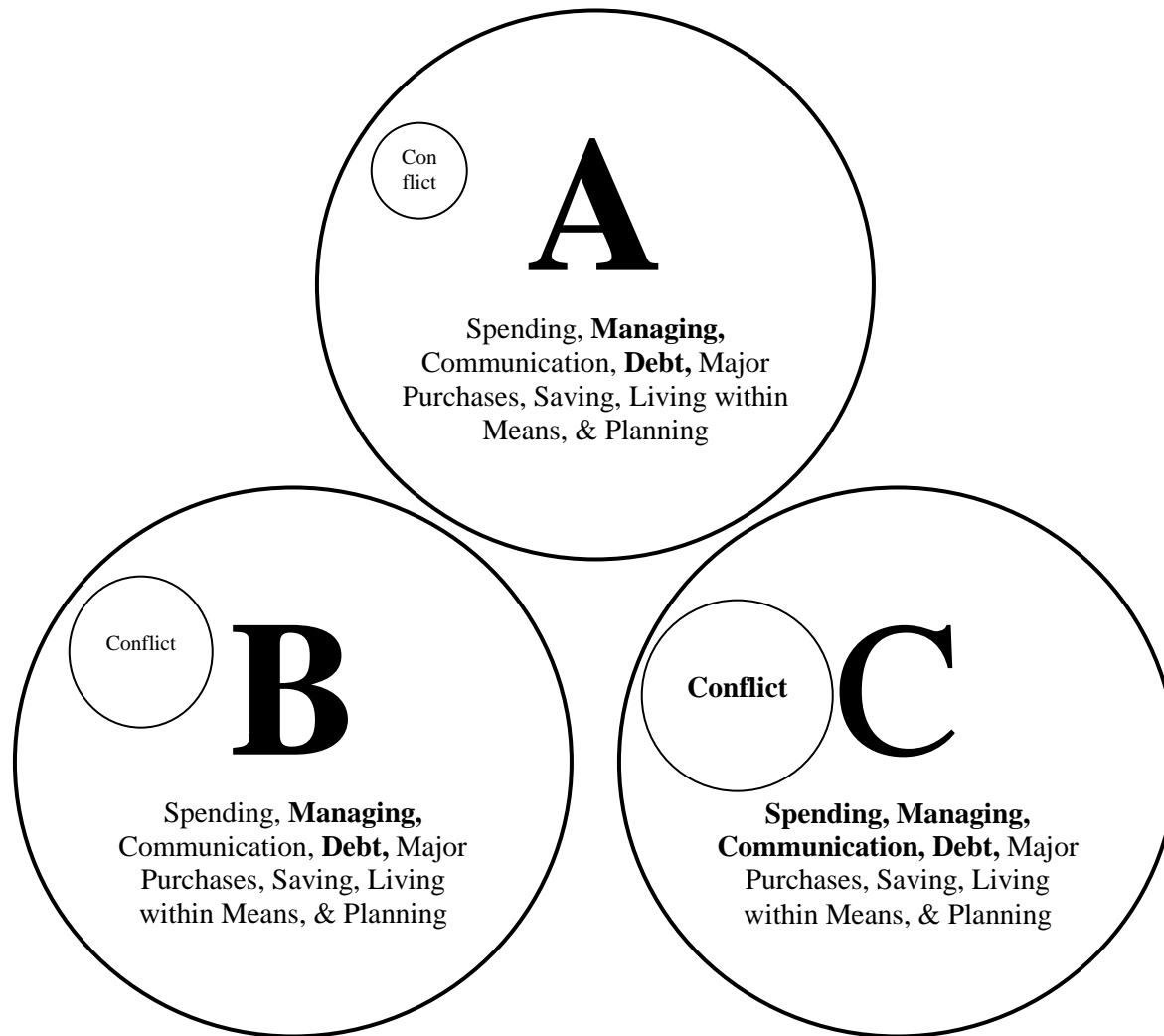


Figure 3. Visual representation of qualitative findings.

Appendix O.

Table 10: Demographic Breakdown by Couple Category

Table 7
Demographic Breakdown by Couple Category

Age: Husband	Age: Wife	Household Income (in dollars)	Education: Husband	Education: Wife	Years Married
Category A: 16 Couples					
Mean: 59	Mean: 58	Mean: 87,533	63% BS/BA or higher	50% BS/BA or higher	Mean: 32
Median: 56	Median: 58	Median: 79,000			Median: 33
Mode: 55,73	Mode: 57	Mode: 40,000; 50,000; 70,000; 100,000; 120,000	Mode: BS/BA and MS	Mode: MS	Mode: 8, 29
		Range: 24,000 – 180,000			Range: 4-61
Category B: 9 Couples					
Mean: 59	Mean: 57	Mean: 85,111	89% BS/BA or higher	44% BS/BA	Mean: 36
Median: 69	Median: 64	Median: 70,000		(no advanced degrees)	Median: 43
Mode: none	Mode: 70	Mode: 70,000		Mode: BS/BA	Mode: 51
		Range: 40,000 – 250,000	Mode: BS/BA		Range: 2-51
Category C: 15 Couples					
Mean: 61	Mean: 59	Mean: 82,929	79% BS/BA or higher	53% BS/BA or higher	Mean: 38
Median: 63	Median: 63	Median: 57,000		Mode: MS	Median: 40
Mode: none	Mode:	Mode: 35,000	Mode: MS		Mode: 33
	33,55	Range: 14,000 – 300,000			Range: 9-55